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Federal Programs Offering Non-Structural Flood Recovery and Floodplain Management Alternatives



Executive Office of the President
A Federal Interagency Publication

June 1998

FEDERAL PROGRAMS OFFERING NON-STRUCTURAL FLOOD RECOVERY AND FLOODPLAIN MANAGEMENT ALTERNATIVES

PREFACE

In the past several years, severe flooding problems have drastically affected many parts of the country. In response, the Federal government has been working to improve its floodplain management -- both to reduce the loss of life and property caused by floods, and to restore the natural resource and functions of floodplains.

Part of improving floodplain management has involved a shift in focus. Traditional floodplain management often has stressed structural alterations to the natural environment as the best means of protecting property and human lives. In recent years, however, there has been a shift away from this tradition, toward considering non-structural alternatives as effective floodplain management strategies.

The key characteristic of a non-structural approach is that it modifies *susceptibility* to flooding, as opposed to simply attempting to *control* flooding through structural methods such as dams, levees and channels. However, non-structural approaches may include use of some structural elements.

The goal of this handbook is to provide information to local cooperators and other interested parties about Federal programs that support a non-structural approach to floodplain management. Included are broad strategies and specific Federal programs that could form the basis for a non-structural response to a flood event. Programs are grouped by three primary non-structural strategies:

- (1) Acquisition, relocation, elevation, and floodproofing of existing structures.
- (2) Rural land easements and acquisitions; and
- (3) Restoration of wetlands

Individual programs may provide assistance for more than one strategy.

Programs in this handbook were selected because they have several useful characteristics:

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there has been available funding for past flood events; assistance is relatively simple to access; and the program delivery is timely, flexible, and effective.

This handbook begins with a discussion of the three non-structural strategies, and a listing of programs that support each one. This discussion is followed by summaries of the programs, ordered alphabetically and including their objectives, eligibility, cost-sharing requirements, available funding, and other important information. Index A provides a table cross-referencing the available Federal programs by type of assistance offered and agency. Index B provides a list of acronyms and abbreviations.

Using one or more of these Federal programs, local cooperators can develop a non-structural flood response strategy to best fit each individual set of circumstances. By implementing an effective non-structural strategy, a local cooperator can reduce flood losses; diminish the mental, physical, and economic toll on towns and farms that have suffered repeated damage; cut long-term costs; and help restore lost or impaired environmental resources. In short, they can take steps to make our communities safer and stronger, now and in the future.

Applicants for assistance from Federal programs described in this handbook should be aware that, in order to guard against unintended harmful impacts, projects must comply with relevant state and Federal environmental laws and regulations. Applicants should ask Federal agency representatives about any potential Federal regulatory requirements.

This handbook was compiled by the Office of Management and Budget, within the Executive Office of the President, in cooperation with the various Federal agencies represented in the pages that follow. We welcome your comments and updated information at any time. Please address your correspondence to:

The Office of Management and Budget
New Executive Office Building
725 17th Street, N.W., Room 8002
Washington, D.C. 20503
Attention: Water and Power Branch
(fax 202-395-4817).

For your convenience, the information contained in this handbook is also available on the World-Wide Web (<http://www.whitehouse.gov/WH/New/html/flood.pdf>). Please download the information and feel free to use it for everyday guidance or in preparation of a local or state disaster guide. The World-Wide Website should provide the date of last update. If you feel the information is no longer current, please direct comments and suggestions to Branch Chief, Water and Power Branch, at the address above, or call the relevant agency for current information.

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ALTERNATIVE NON-STRUCTURAL SUMMARIES

FEDERAL PROGRAMS FOR ACQUISITION, RELOCATION, ELEVATION, AND FLOOD PROOFING OF EXISTING STRUCTURES

Federal programs that assist in acquiring, relocating, elevating, and/or floodproofing existing structures provide one means of reducing flood vulnerability. By encouraging property owners to relocate outside of the floodplain -- either by physically moving a structure or by purchasing or building a replacement structure -- these programs reduce flood vulnerability and thereby decrease the need for future Federal damage payments. Elevation or flood proofing are also viable options in some cases.

A wide variety of structures can be acquired, relocated, elevated or floodproofed: isolated farm structures, commercial facilities, and urban structures such as homes, schools, fire houses, water and waste treatment plants, and hospitals.

In order to accommodate the varying needs of property owners, Federal programs range from technical assistance (for planning an appropriate action) to financial implementation assistance. Accessing technical assistance in order to prepare a plan and organize local support is an important first step. Other Federal programs may then be used to help carry out the plan.

One cautionary note: when a plan involves more than one Federal program, implementation may require additional effort and time. Federal agencies can help facilitate the coordination of the various programs.

The following Federal acquisition, relocation, elevation, and floodproofing programs (grouped as technical assistance, or property acquisition and relocation assistance) are available:

FEDERAL PROGRAMS FOR ACQUISITION, RELOCATION, ELEVATION AND FLOODPROOFING OF EXISTING STRUCTURES:

Flood Plain Management Technical Assistance:

- Flood Mitigation Assistance
Federal Emergency Management Agency p. 36
- Flood Plain Management Services Program (Section 206)
United States Army Corps of Engineers p. 40
- Nonstructural Alternatives to Structural Rehabilitation of Damaged Flood
Control Works (Public Law 84-99)
United States Army Corps of Engineers p. 58
- Planning Assistance to States (Section 22)
United States Army Corps of Engineers p. 66
- Rivers, Trails, and Conservation Assistance Program
National Park Service p. 74
- Watershed Protection and Flood Prevention Program (Public Law 83-566)
Natural Resources Conservation Service p. 81
- Watershed Surveys and Planning
Natural Resources Conservation Service p. 83

Property Acquisition, Relocation, Elevation and Floodproofing Assistance:

- Clean Water State Revolving Funds
Environmental Protection Agency p. 18
- Coastal Zone Management Program (Sections 305, 306, 308 Grants) p. 19
- Community Development Block Grant -- Entitlement Communities Program
Department of Housing and Urban Development p. 22
- Community Development Block Grant -- State Administered Program
Department of Housing and Urban Development p. 24
- Drinking Water State Revolving Funds
Environmental Protection Agency p. 32
- Federal Land Transfer; Federal Lands-to-Parks
National Park Service p. 35
- Hazard Mitigation Grant Program
Federal Emergency Management Agency p. 43
- HOME Investment Partnerships Program
Department of Housing and Urban Development p. 45

- HUD Disaster Recovery Program
Department of Housing and Urban Development p. 47
- Physical Disaster Loans and Economic Injury Disaster Loans
Small Business Administration p. 63
- Post-Disaster Economic Recovery Program
Economic Development Administration p. 68
- Public Housing Modernization Reserve For Disasters and Emergencies
Department of Housing and Urban Development. p. 72
- Section 108 Loan Guarantee Program
Department of Housing and Urban Development p. 75
- Single Family Home Mortgage Insurance For Disaster Victims, (Section 203(h))
Department of Housing and Urban Development p. 77

If you would like additional information, an agency contact is listed in the program summaries. During an emergency, agency representatives at the nearest Disaster Field Office should also be able to provide information.

FEDERAL PROGRAMS FOR RURAL LAND EASEMENTS AND ACQUISITIONS

In the past, farmers have had two choices when farming land susceptible to flooding. They could sell their crops in good years and collect crop insurance and/or disaster payments in bad, or they could seek protection in the form of levees, channels, or other structures. Similar decisions were faced by other rural landowners using flood-prone lands for production of fruits, timber, and other products.

Neither alternative was ideal either from the landowner's or the government's perspective. The landowner never knew what level of payment he or she would receive from the government when damage was incurred, or a crop lost. The government often faced excess costs as the levees required repair, and crops were repeatedly lost. Even if there was no levee, payments would still be made by the government for each lost crop.

The question facing landowners and the government today is whether to simply repeat the pattern of past floods by making disaster payments and rebuilding the levees, or, alternatively, whether to embark on a new course of action, a course that will give the landowners some measure of security by making payments for future flood damages and, at the same time, reduce long-term costs to the Federal government.

The alternatives listed below are among those that would support the latter course of action. They provide for the purchase of long-term flood or conservation easements, or the outright acquisition of property for alternative uses.

Floodplain easements and land acquisition programs allow land retirement, levee setbacks, and/or land use restrictions, and have the benefit of reducing federal disaster payments. Rural areas eligible for floodplain easements include lowlands (which are predominantly cropland), grazing lands, hayland, or forest land that adjoin the channel of a river, stream, watercourse, lake, or ocean and that have been subject to damage associated with flooding.

FEDERAL PROGRAMS FOR RURAL LAND EASEMENTS AND ACQUISITIONS:

Easements:

- Emergency Watershed Protection Program
Natural Resources Conservation Service p. 33
- Wetlands Reserve Program
Commodity Credit Corporation p. 85

Acquisitions:

- Conservation Contracts
Farm Service Agency p. 30
- Land Acquisition
Fish and Wildlife Service p. 56
- North American Wetland Conservation Fund
Fish and Wildlife Service p. 60
- Transfers of Inventory Farm Properties to Federal Land State Agencies
For Coservation Purposes
Farm Service Agency p. 79

Other Assistance Pertaining to Rural Land Easements/Acquisitions:

- Coastal Zone Management Program (Sections 305, 306, 308 Grants) p. 19
- Flood Mitigation Assistance
Federal Emergency Management Agency p. 36
- Hazard Mitigation Grant Program
Federal Emergency Management Agency p. 43
- Watershed Protection and Flood Prevention Program (Public Law 83-566)
Natural Resources Conservation Service p. 81
- Watershed Surveys and Planning
Natural Resources Conservation Service p. 83

If you would like additional information, an agency contact is listed in the program summaries. During an emergency, agency representatives at the nearest Disaster Field Office should also be able to provide information.

FEDERAL PROGRAMS FOR THE RESTORATION OF WETLANDS

In August of 1993, the Clinton Administration proposed a new policy framework for the protection of wetlands. The new policy recognized the critical role this Nation's wetlands play in improving water quality, recharging our groundwater supplies, providing natural flood control, and supporting a wide variety of fish, wildlife and plants.

Heeding the lessons of past flood events, the policy statement underscored the critical link between wetlands and natural flood protection.

Many scientists have concluded that past manipulation of the rivers in the Midwest has contributed to the current level of devastation by separating the river channels from their natural floodplain and eliminating millions of acres of additional flood storage capacity. Wetlands within the floodplain and higher in the watershed reduce floods by absorbing rain, snow melt, and floodwater and releasing it slowly, thereby reducing the severity of downstream flooding.

For the reasons noted in this policy statement, it is important that wetlands lost to agriculture and other forms of development be restored where appropriate and possible. Flood events often provide an opportune time for restoring wetlands because of the immediate damage and the threat of repetitive losses should structural strategies continue.

Among the hardest hit by recent flood events have been farmers. Many lost at least one year's crop. The land itself may have been ravaged by flood waters causing some land to have expensive restoration costs. The Administration will consider offering farmers, where eligible and where it makes sense economically and environmentally, an opportunity to recover at least a portion of their losses and, at the same time, make a contribution to the natural environment and reduced flooding.

The following programs can contribute to the restoration of wetland values by the actual manipulation of land contours, plantings, and routing of water flows. Programs for the acquisition of land or easements on which the wetlands will be placed are described in the next section.

FEDERAL PROGRAMS FOR RESTORATION OF WETLANDS:

State Wetland Program Development:

- Clean Water Act Grants (Section 319)
Environmental Protection Agency p. 17
- Wetlands Protection - Development Grants
Environmental Protection Agency p. 84

Wetland Restoration Funding:

- Aquatic Ecosystem Restoration (Section 206)
United States Army Corps of Engineers p. 13
- Beneficial Use of Dredged Material (Section 204)
United States Army Corps of Engineers p. 15
- Hazard Mitigation Grant Program
Federal Emergency Management Agency p. 43
- North American Wetlands Conservation Fund
Fish and Wildlife Service p. 60
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Fish and Wildlife Service p. 61
- Physical Disaster Loans and Economic Injury Disaster Loans
Small Business Administration p. 63
- Project Modifications for Improvement of the Environment (Section 1135)
of the Water Resources Development Act of 1986
United States Army Corps of Engineers p. 70
- Wetlands Reserve Program
Commodity Credit Corporation p. 85

Wetland Restoration Technical Assistance:

- Flood Mitigation Assistance
Federal Emergency Management Agency p. 36
- Planning Assistance to States (Section 22)
United States Army Corps of Engineers p. 66
- Watershed Protection and Flood Prevention Program (Public Law 83-566)
Natural Resources Conservation Service p. 81
- Watershed Surveys and Planning
Natural Resources Conservation Service p. 83

Other Wetland Assistance:

- Coastal Zone Management Program (Sections 305, 306, 308 Grants) p. 19
- Transfer of Inventory Farm Properties to Federal and State Agencies
for Conservation Purposes
Natural Resources Conservation Service p. 79

If you would like further information, an agency contact is listed in the program summaries. During an emergency, agency representatives at the nearest disaster field office should also be able to provide information.

FEDERAL PROGRAM SUMMARIES

Aquatic Ecosystem Restoration
(Section 206 of the Water Resources Development Act of 1996)

Objective: *To carry out aquatic ecosystem restoration projects that will improve the quality of the environment, are in the public interest, and are cost-effective.*

Agency: Department of Defense (DoD), U.S. Army Corps of Engineers (Corps)

Contact: A table of regional contacts follows this program summary.

Link to Non-Structural Alternatives: This program focuses on designing and implementing engineering solutions that restore degraded ecosystems to a more natural condition.

Form of Assistance: The Corps will carry out the study and implement the project in conjunction with a non-Federal sponsor.

Program Target: State, tribal, and local governments.

Eligibility Requirement(s): State, tribal, or local governments. Ecosystem restoration benefits that justify the cost.

Total Annual Funding: The program has an annual total program limit of \$25 million. The FY 1998 appropriation was \$6 million.

Cost-Sharing Requirement: Non-Federal interests must contribute 35 percent of the cost of construction, and 100 percent of the cost of operation, maintenance, replacement, and rehabilitation.

Repayment Requirement(s): None.

Application Procedure(s): Potential project sponsors may contact the appropriate Corps office. If the project appears eligible, the Corps will provide preliminary information, including a letter of intent from the non-Federal sponsor, through Corps channels for review and approval of funding for report preparation. The letter of intent indicates the sponsor understands the process, cost-sharing requirements, and estimated cost of the proposed project.

Application Timeline: May be done at any time, subject to availability of resources.

Programmatic/Funding Constraint(s): Individual projects are limited to \$5 million in Federal cost.

Regional Contacts:

Division	Office	Phone Number
North Atlantic	Chief of Planning	(212) 264-7111
South Atlantic	Chief of Planning	(404) 331-4580
Great Lakes and Ohio River	Chief of Planning/Chicago	(312) 886-5468
	Chief of Planning/Cincinnati	(513) 684-3008
Mississippi Valley Division	Chief of Planning	(601) 634-7880
Northwestern Division	Chief of Planning/Portland	(503) 808-3850
	Chief of Planning/Omaha	(402) 697-2470
Southwestern Division	Chief of Planning	(214) 767-2314
South Pacific Division	Chief of Planning	(415) 977-8171
Pacific Ocean Division	Chief of Planning	(808) 438-3850

Beneficial Uses of Dredged Material
(Section 204, Water Resources Development Act of 1992, as amended)

Objective: *Provides for projects that protect, restore, and create aquatic and ecologically related habitats, including wetlands, in connection with dredging an authorized Federal navigation project.*

Agency: Department of Defense (DoD), U.S. Army Corps of Engineers (Corps)

Contact: A table of regional contacts follows this program summary.

Link to Non-Structural Alternatives: May be used in connection with post-flood dredging of navigation projects to create, restore or protect wetlands.

Form of Assistance: The Corps will carry out the study and implement the project in conjunction with a non-Federal sponsor.

Program Target: Native American, State, or Local Governments with the capabilities to meet the cost sharing requirements.

Eligibility Requirement(s): Non-Federal sponsor required.

Total Annual Funding: There is an annual appropriations limit of \$15 million, Corps-wide. The FY 1998 appropriation was \$2 million.

Cost-Sharing Requirement: Non-Federal sponsors are responsible for 25 percent of the incremental project cost over the cost of the dredging in the most cost effective way consistent with economic, engineering, and environmental criteria. This includes any necessary lands, easements, rights-of way, and relocations, and 100 percent of the incremental cost of operation, maintenance, replacement, and rehabilitation.

Repayment Requirement(s): None.

Application Procedure(s): Potential project sponsors may contact the appropriate Corps office to discuss section 204 opportunities. If the project appears eligible, the Corps would provide preliminary information, including a letter of intent from the non-Federal sponsor, through Corps channels for review and approval of funding for report preparation. The letter of intent indicates that the sponsor understands the process, cost-sharing requirements and estimated cost of the

proposed section 204 project.

Application Timeline: May be done at any time.

Programmatic/Funding Constraint(s): The program limit is \$15 million in annual appropriations.

Other Comments: Implementation of these projects requires close coordination with planned dredging schedules. This can be difficult in an emergency situation.

Regional Contacts:

Division	Office	Phone Number
North Atlantic	Chief of Planning	(212) 264-7111
South Atlantic	Chief of Planning	(404) 331-6260
Great Lakes and Ohio River	Chief of Planning/Chicago	(312) 886-5468
	Chief of Planning/Cincinnati	(513) 684-3008
Mississippi Valley	Chief of Planning	(601) 634-5762
Northwestern	Chief of Planning/Portland	(503) 808-3850
	Chief of Operations/Omaha	(402) 697-2548
Southwestern	Chief of Planning	(214) 767-2310
South Pacific	Chief of Planning	(415) 977-8171
Pacific Ocean	Chief of Operations	(808) 438-8880

Clean Water Act Section 319 Grants

Objective: *Funds are awarded to the States to implement State non-point source programs pursuant to Section 319(h) of the Clean Water Act.*

Agency: Environmental Protection Agency (EPA)

Contact: Branch Chief, Office of Water, Non-point Source Control Branch, (202) 260-7088
(A list of regional contacts is available upon request. For Internet users, additional information is available at <http://www.epa.gov/owow/nps>.)

Link to Non-Structural Alternatives: These grants can be used for funding non-structural watershed resource restoration activities that include wetlands and other aquatic habitat.

Form of Assistance: Grants.

Program Target: State agencies.

Total Funding: \$105 million appropriated in FY 1998.

Eligibility: EPA approved state non-point source management program required.

Cost-Sharing: 40 percent state match.

Repayment Requirement(s): None.

Application Procedure(s): States apply annually to EPA Regional Office.

Application Time Line: States are to submit final applications on March 1; decision are made by May 1.

Programmatic/Funding Constraint(s): Funding goes to all states by formula; dollars per state are limited.

Other Comments: Only certain restoration activities are fundable: those that control non-point pollution and that are within the scope of approved state non-point programs (e.g., relocation of structures would not be fundable; wetland restoration would be fundable).

Clean Water State Revolving Funds

Objective: *Build or relocate wastewater treatment plants.*

Agency: Environmental Protection Agency (EPA)

Contact: Branch Chief, Office of Water, State Revolving Fund Branch, (202) 260-7359

A list of regional contacts is available upon request.

Link to Non-Structural Alternatives: Could be used to relocate, repair or replace wastewater treatment plants damaged by flooding.

Form of Assistance: Loans at below market interest rates for up to 20 years.

Program Target: Loans can be made to towns, counties, conservation districts, and other public agencies; loans for certain activities may be available to private parties.

Total Funding: SRF funds available for loans from 1987 through 1997 is about \$24 million.

Eligibility: Loans available for agricultural, rural and urban runoff control; estuary improvement; wet weather flow control; and alternative treatment technologies.

Cost-Sharing: Local municipalities or others who qualify receive loans and make payments to the State Revolving Fund.

Repayment Requirement(s): Repayments based on final loan amortization schedule, but generally 20 years or less. Adjustable rate loans, stepped payments, and balloon payments allowed at State discretion.

Application Procedure(s): Every State is different, but each State has a designated SRF agency to which interested parties may apply.

Application Time Line: Accelerated/emergency application processes vary State by State.

Programmatic/Funding Constraint(s): Legislation only allows these funds to be used for wastewater treatment facilities, certain non-point source activities, and activities covered by national estuary plans.

Coastal Zone Management Program (CZM)

Objective: *To assist state, tribal and local entities in planning and implementing sustainable management of coastal zones.*

Agency: Department of Commerce (DOC), National Ocean Service (NOS).

Contact: Chief, Coastal Programs Division, Office of Ocean and Coastal Resource Management, National Ocean Service, National Oceanic and Atmospheric Administration, DOC, 1305 East-West Highway, Silver Spring, MD 20910. (301) 713-3102.

Link to Non-Structural Alternatives: These grants can be used to fund planning and implementation of non-structural coastal flood and hurricane hazard mitigation projects, and coastal wetlands restoration activities.

- *Section 305 Grants:* States that are developing coastal zone management programs are eligible to receive funding under Section 305 of the Coastal Zone Management Act (CZMA).
- *Section 306 Grants:* The bulk of CZM funds are provided via implementation grants authorized by Section 306 of CZMA. States use these funds (a total of approximately \$50 million annually, matched equally with state funds) to administer their coastal zone management programs. This funding can be used for a variety of coastal hazard mitigation purposes including:
 - development of local coastal hazard mitigation plans
 - coastal hazard mitigation public education and outreach activities
 - projects that monitor the rate of change of coastal hazards such as erosion
 - projects to enhance elements of development management programs.
- *Section 308 Grants -- The Coastal Zone Management Fund:* The Coastal Zone Management Fund provides emergency grants to state coastal zone management agencies to address a wide range of unforeseen or disaster-related circumstances (for example, deploying a team of additional building inspectors to help implement a state CZMA regulatory program in a post-storm environment, or replacing computer equipment damaged by a storm event).

- **Section 309 Grants:** Provides grants on a competitive basis to states to supplement funds from Sections 305 and 306. Funds are granted for implementation of enhancements to existing coastal hazard mitigation plans. Enhancements must include strategies to:
 - 1) More accurately identify coastal hazard areas;
 - 2) Direct new development and redevelopment away from hazardous areas through setbacks, density controls, and limiting public infrastructure that could encourage development;
 - 3) Minimize degradation/destruction and enhance protective functions of natural shoreline protective features such as beaches and dunes through setbacks, vegetation improvements, and prohibitions of structural erosion control; and
 - 4) Prevent or minimize threats to existing populations and structures from hazards through acquisition retreat policies, density controls, and post-disaster redevelopment plans.

Form of Assistance: Grants -- both ongoing formula grants (under Sections 305, 306, and 309 of the CZMA), and emergency grants (under Section 308).

Program Target: State and U.S. Territory government agencies.

Total Funding: \$49.7 million in FY 1998 for Sections 306 and 309. No FY 1998 funds were appropriated for Section 305 or for Section 308 emergency grants.

Eligibility:

- **Section 305:** State or U.S. Territory must have started developing a coastal zone management program.
- **Sections 306, 308 and 309:** NOS-approved state or U.S. Territory coastal zone management program required.

Cost-Sharing: 50 percent State match.

Repayment Requirement(s): None.

Application Procedure(s): A state Governor designates one state/territorial agency to administer the program. This lead state agency applies annually to the NOS Office of Ocean and Coastal Resource Management for funds. Local government units, other state agencies, and Indian tribes may then apply to the state-level administrator for sub-grant funds.

Applications for emergency funds under Section 308 are made by the lead state agency to the NOS Office of Ocean and Coastal Resource Management.

Application Time Line:

- *For July 1 start dates:* States are to submit final applications on May 15; decisions are made by June 1.
- *For October 1 start dates:* States are to submit final applications on June 15; final decisions are made by July 1.

Programmatic/Funding Constraints:

- *Sections 305, 306, and 309:* Funding goes to all states by formula; dollars per state are limited. Funding availability subject to the amounts provided in annual and supplemental appropriation acts.
- *Section 308:* Funding availability subject to the amounts provided in annual and supplemental appropriation acts.

Community Development Block Grant (CDBG) Entitlement Communities Program

Objective: *The CDBG entitlement program annually allocates funds to metropolitan cities and urban counties to develop viable urban communities by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.*

Agency: Department of Housing and Urban Development (HUD)

Contact: Prospective city and county applicants should contact the Community Planning and Development staff at their appropriate HUD field office. As an alternative they may contact the Entitlement Communities Division, Office of Block Grant Assistance at HUD Headquarters in Washington, DC; (202) 708-1577.

Link to Non-Structural Alternatives: Funds may be used for a wide range of activities including: acquisition of real property, clearance, relocation, housing rehabilitation, public services, public facilities and improvements (such as water and sewer facilities, streets, and neighborhood centers), microenterprise assistance, homeownership assistance, and special economic development activities.

Form of Assistance: Grant.

Program Target: Low - and moderate - income persons.

Total Funding: A Fiscal Year 1998 appropriation of \$2.937 billion was made available to approximately 975 entitled cities and urban counties.

Eligibility: Metropolitan cities and urban counties. Funds are allocated in accordance with a statutory formula to enable communities to carry out a wide range of community and economic development activities.

Cost-Sharing: None.

Repayment Requirement(s): None.

Application Procedure(s): Communities establish an annual program year start date and generally provide the required submission information to HUD 45 days before their program year

begins. Submission requirements include completion of a Consolidated Plan, an annual Action Plan, and required certifications. Citizen review and comment is also required before a submission is made to HUD for a grant award.

Programmatic/Funding Constraint(s): Grantees are responsible for determining which activities to fund locally based upon the community's perception of its local needs, priorities, and benefit to the community. HUD requires that each activity meet certain requirements, including that it be eligible and meet one of the following broad national objectives: benefit persons of low- and moderate-income; aid in the prevention or elimination of slums or blight; or meet other community development needs of a particular urgency. HUD has statutory authority to waive certain requirements for activities designed to address damage from Presidentially declared disasters.

Other Comments: Grantees may reprogram their CDBG entitlement funds if there is a need, provided they comply with amendment/citizen participation requirements.

Information on the World-wide Web: More program information and the program's regulations are available on the world-wide web at:

<http://www.hud.gov/cpdhome.html>

Community Development Block Grant(CDBG) State Administered Program

Objective: *The purpose of the program is to develop viable urban communities by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Participating states have three major responsibilities: formulating community development objectives; deciding how to distribute funds among communities in non-entitlement areas; and ensuring that recipient communities comply with applicable state and Federal laws and requirements.*

Agency: Department of Housing and Urban Development (HUD)

Contact: Interested non-entitlement communities should contact the agency that administers the program for your state. If your state officials cannot answer your questions, contact the Community Planning and Development staff at your respective HUD field office. A complete list of state contacts is included at the end of this program summary.

Link to Non-Structural Alternatives: Funds may be used by non-entitlement communities for a wide range of activities including: acquisition of real property, clearance, relocation, housing rehabilitation, public services, public facilities and improvements (such as water and sewer facilities, streets, and neighborhood centers), micro-enterprise assistance, homeownership assistance, and special economic development activities.

Non-entitlement areas are cities with populations of less than 50,000, and counties with populations of less than 200,000 although some entitlement cities have a population of less than 50,000 (cities that are designated central cities of Metropolitan Statistical Areas). Non-entitlement communities include those units of general local government which do not receive CDBG funds directly from HUD as part of the entitlement program (Entitlement Cities and Urban Counties).

Form of Assistance: Grants.

Program Target: Low- and moderate- income residents.

Total Funding: Funds are allocated to states in accordance with a statutory formula. A Fiscal Year 1998 appropriation of \$1.258 billion was made available to the states for their non-entitlement communities.

Eligibility: State governments. With the exception of Hawaii and New York, all states and

Puerto Rico administer CDBG funds for non-entitlement communities in their area of jurisdiction.

Cost-Sharing: None.

Repayment Requirement(s): None

Application Procedure(s): Vary state-to-state. HUD has statutory authority to waive certain requirements for activities designed to address damage from Presidentially declared disasters. Local governments have the responsibility to consider local needs, prepare grant applications for submission to the state, and carry out the funded community development activities. Local governments must comply with Federal and state requirements.

Programmatic/Funding Constraint(s): HUD requires that each activity meet certain requirements, including that it be eligible and meet one of the following broad national objectives: benefit persons of low- and moderate-income; aid in the prevention or elimination of slums or blight; or meet other community development needs of a particular urgency.

Information on the World-wide Web: More program information and the program's regulations are available on the world-wide web at:

<http://www.hud.gov/cpdhome.html>

State Contacts: (As of July 1997) Contact the CDBG Program Manager at:

State and Office	Address	Phone Number
ALABAMA Alabama Department of Economic & Community Affairs	401 Adams Avenue P.O. Box 5690 Montgomery, AL 36103-4340	(334) 242-5452
ALASKA Alaska Department of Community & Regional Affairs	209 Forty Mile Avenue Fairbanks, AK 99701	(907) 452-4468
ARIZONA Arizona Department of Commerce	3800 North Central, Suite 1200 Phoenix, AZ 85102-1908	(602) 280-1364
ARKANSAS Arkansas Community Development Division	Industrial Development Comm. #1 Capitol Mall Little Rock, AR 72201	(501) 682-5193
CALIFORNIA California Department of Housing & Community Development	1800 Third Street, Room 365 Sacramento, CA 95814	(916) 327-8887

State and Office	Address	Phone Number
COLORADO Colorado Department of Local Affairs	1313 Sherman Street, Room 518 Denver, CO 80203-2236	(303) 866-2771
CONNECTICUT Connecticut Department of Economic & Community Development	505 Hudson Street Hartford, CT 06106-7107	(860) 566-5310
DELAWARE Delaware State Housing Authority	18 The Green P.O. Box 1401 Dover, DE 19903-1401	(302) 739-4263
FLORIDA Florida Department of Community Affairs	2555 Shumand Oak Blvd.0 Tallahassee, FL 32399-2100	(904) 488-1536
GEORGIA Georgia Department of Community Affairs	60 Executive Park South, NE #250 Atlanta, GA 30329	(404) 679-4956
IDAHO Idaho Department of Commerce	Division of Community Development 700 W. State Street Boise, ID 83720-5822	(208) 334-2470
ILLINOIS Illinois Department of Commerce & Community Affairs	620 East Adams Street Springfield, IL 62701-1615	(217) 785-6193
INDIANA Indiana Department of Commerce	1 N. Capitol, Suite 700 Indianapolis, IN 46204-2243	(317) 232-8911
IOWA Iowa Department of Economic Development	200 East Grand Avenue Des Moines, IA 50309-1527	(515) 242-4837
KANSAS Kansas Department of Commerce and Housing	700 SW Harrison Street, #1300 Topeka, KS 66603-3712	(913) 296-4856
KENTUCKY Kentucky Department of Local Government	Community Programs 1024 Capital Center Drive Frankfort, KY 40601-8202	(502) 573-2382
LOUISIANA Louisiana Office of Community Development	P.O. Box 94095 Baton Rouge, LA 70804-9095	(504) 342-7412
MAINE Maine Department of Economic & Community Development	50 State House Station #130 Augusta, ME 04333-0059	(207) 287-8485

State and Office	Address	Phone Number
MARYLAND Maryland Department of Housing & Community Development	100 Community Place Crownsville, MD 21032	(410) 514-7226
MASSACHUSETTS Massachusetts Department of Community Affairs	100 Cambridge Street, Suite 1803 Boston, MA 02202-0044	(617) 727-0494
MICHIGAN Michigan Jobs Commission Community Development Block Grant Program	525 West Ottawa, 5th Floor G. Mennen Williams Bldg P.O. Box 30225 E. Lansing, MI 48913	(517) 335-4420
MINNESOTA Minnesota Department of Trade & Economic Development	Community Assistance Unit 121 7th Place East St. Paul, MN 55101-2146	(612) 297-3172
MISSISSIPPI Mississippi Department of Economic & Community Development	301 West Pearl Street Jackson, MS 39203-3096	(601) 949-2250
MISSOURI Missouri Department of Economic Development	Community Development Programs 301 West High, P.O. Box 118 Jefferson City, MO 65102-1580	(573) 526-1107
MONTANA Montana Department of Commerce	Local Government Assistance Program 1424 9th Street, Capitol Station Helena, MT 59620-9503	(406) 444-4477
NEBRASKA Nebraska Department of Economic Development	301 Centennial Mall S., Box 94666 Lincoln, NE 68509-4666	(402) 471-3757
NEVADA Nevada Committee on Economic Development	Capitol Complex 5151 S. Carson Carson City, NV 89710	(702) 687-4325
NEW HAMPSHIRE New Hampshire Office of State Planning	2 and ½ Beacon Street Concord, NH 03301-9447	(603) 271-2155
NEW JERSEY New Jersey Department of Community Affairs	South Broad & Front St., CN 806 Trenton, NJ 08625-0806	(609) 633-6278
NEW MEXICO New Mexico Local Government Division	Bataan Memorial Building, Rm 201 Santa Fe, NM 87501	(505) 827-4950

State and Office	Address	Phone Number
NEW YORK New York Bureau of Small Cities	Division of Housing and Community Renewal 38-40 State Street Albany, NY 12207-2507	(518) 473-2516
NORTH CAROLINA North Carolina Department of Commerce	Division of Community Assistance 1307 Glenwood Avenue, #250 Raleigh, NC 27605-3257	(919) 733-2850
NORTH DAKOTA North Dakota Office of Intergov't Assistance	State Capitol, 14th Floor Bismarck, ND 58505	(701) 328-2094
OHIO Ohio Community Development Division	Department of Development 77 S. High Street, P.O. Box 1001 Columbus, OH 43266-0101	(614) 466-2285
OKLAHOMA Oklahoma Department of Commerce	Office of Planning P.O. Box 26980 Oklahoma City, OK 73126-0980	(405) 815-5326
OREGON Oregon Economic Development Department	775 Summer Street, NE Salem, OR 97310	(503) 986-0123
PENNSYLVANIA Pennsylvania Department of Community Affairs	302 Forum Building Harrisburg, PA 17120	(717) 783-3910
PUERTO RICO Puerto Rico Office of Community Municipal Affairs	G.P.O. Box 70167 San Juan, PR 00936-8167	(809) 763-0675 or -5970
RHODE ISLAND Rhode Island Department of Administration	Division of Planning Community Development Program One Capitol Hill, 3rd Floor Providence, RI 02908	(401) 277-4410 & 2869
SOUTH CAROLINA South Carolina Department of Commerce Office of Community Grant Programs	P.O. Box 927, 1122 Lady St #700 Columbia, SC 29101	(803) 734-0420
SOUTH DAKOTA Governor's Office of Economic Development	711 East Wells Avenue Pierre, SD 57501	(605) 773-5032
TENNESSEE Tennessee Department of Economic & Community Development	320 6th Avenue North, 6th Floor Nashville, TN 37219-1400	(615) 741-6201

State and Office	Address	Phone Number
TEXAS Texas Department of Housing & Community Affairs	Division of Community Development Programs P.O. Box 13941 Austin, TX 78711-3941	(512) 475-3800
UTAH Utah Department of Community & Economic Development	6233 State Office Building Salt Lake City, UT 84114	(801) 538-8700
VERMONT Vermont Department of Housing & Community Affairs	Pavilion Office Building, 4th Floor Montpelier, VT 05602	(802) 828-3211
VIRGINIA Virginia Department of Housing & Community Development	501 North Second Street Richmond, VA 23219	(804) 371-7061
WASHINGTON Washington Department of Community Trade & Economic Development	906 Columbia Street, GH-51 P.O. Box 48300 Olympia, WA 98504-4151	(360) 586-1243
WEST VIRGINIA West Virginia Development Office	State Capitol Complex Building 6, Rm. 553B Charleston, WV 25305	(304) 558-4010
WISCONSIN Wisconsin Department of Development	123 W. Washington Avenue P.O. Box 7970 Madison, WI 53707	(608) 266-1018
WYOMING Division of Economic & Community Development	Barrett Building Cheyenne, WY 82002	(307) 777-7284

Conservation Contracts

Objective: *To reduce the debt of delinquent and nondelinquent borrowers in exchange for conservation contracts placed on environmentally sensitive real property that secures Farm Service Agency loans.*

Agency: Department of Agriculture (USDA), Farm Service Agency (FSA)

Contact: Farm Loan Programs, National Office, (202) 720-1976

Link to Non-Structural Alternatives: Sets up conservation contracts for conservation, recreational, and wildlife purposes on farm property that is wetland, floodplain, wildlife habitat, upland, or highly erodible land.

Form of Assistance: FSA can forgive debt from FSA Farm Loan Programs loans that are secured by real property, in exchange for conservation contracts on environmentally sensitive portions of a borrower's property. A conservation contract may be obtained for a period of not less than 50, 30, or 10 years. The amount of debt canceled is directly proportional to the term of the contract.

Program Target: Individual land owners.

Total Funding: No explicit funding limit, since the authority required to establish conservation contracts already exists in FSA's regulation.

Eligibility: Both current and delinquent FSA borrowers with loans secured by real estate are eligible to participate in the conservation contract program. The contracts can be established for conservation, recreational, and wildlife purposes on farm property that is wetland, floodplain, wildlife habitat, upland, or highly erodible land. Non-program borrowers are not eligible to participate in this program.

Cost-Sharing: None. The amount credited to a FSA borrower's account will be applied on the loans as an extra payment in order of lien priority on the security.

Repayment Requirement(s): Except as necessary to meet the requirements stated in the contract, the landowner is not obligated to take any action or to incur any expense related to the maintenance or restoration of the contract area. In the event of violations of terms and

conditions of the contract, the USDA may utilize such administrative, civil, or criminal remedies as may be available under applicable law. The landowner may be liable for the costs of enforcing the terms and conditions of the contract including litigation expenses, and repair or restoration of the contract area.

Application Procedure(s): Interested borrowers should contact their local FSA office. The local FSA office will assist the borrower in the application process. The FSA official in conjunction with the contract review team will determine whether or not the borrower is eligible to receive a contract. If there is some reason that the contract cannot be granted, then the borrower will be notified of the adverse action and given appeal rights. If there are any prior or junior lienholders, their consent to the terms of the contract must be obtained in writing by the borrower. If it is not possible to obtain the lienholders' consent, the contract will be denied and the borrower so informed. The borrower will have no appeal rights for an FSA denial on this basis. A professional survey of the contract's boundaries will be required and will be provided for by FSA.

Application Time Line: The estimated time from application to the completion of the contract process is 60-90 days. The length of time which is required to perform functions such as appraisals, surveys, and title opinions will have a direct impact on the time required to complete the contract process.

Programmatic/Funding Constraints: None.

Other Comments: Exchanging conservation contracts for debt reduction could provide an economical mechanism to establish floodplain and watershed protection measures that will reduce damage caused by similar flood events in the future. Establishment of conservation contracts may be viewed as economically and environmentally preferable to repairing flood-damaged farm lands. Therefore, before disaster assistance funds are expended on repair of damaged farmland that secures FSA loans, the landowner should be apprised of the opportunity to reduce their FSA debt in exchange for conservation contracts.

Drinking Water State Revolving Funds

Objective: *Build or relocate community water systems (both public and private).*

Agency: Environmental Protection Agency (EPA)

Contact: Branch Chief, Office of Water, State Revolving Fund Branch, (202) 260-7359. A list of regional contacts is available upon request.

Link to Non-Structural Alternatives: Can be used to repair, replace, or relocate community water systems damaged by flooding.

Form of Assistance: Loans at below-market interest rates for up to 20 years, although disadvantaged communities may qualify for 30 year loans.

Program Target: Public and privately owned community water systems.

Total Funding: A total of \$2 billion was appropriated in FYs 1997-1998, but amount of loans available unknown due to different state treatment of funds.

Eligibility: Loans available for public/private community water systems; non-profit non-community water systems; compliance and public health related projects; restructuring or consolidation; planning and design; some types of land acquisition.

Cost-Sharing: None. Local municipalities receive loans and make payments to the State Revolving Fund.

Repayment Requirement(s): Repayments based on final loan amortization schedule, but generally 20 years or less. Disadvantaged communities may qualify for 30 year loans. Adjustable rate loans, stepped payments, and balloon payments allowed at State discretion.

Application Procedure(s): Every state is different, but each state has a designated SRF agency to which interested parties may apply.

Application Time Line: Accelerated or emergency application processes are available, but this varies state-by-state.

Emergency Watershed Protection Program(EWP)

Objective: *The Natural Resources Conservation Service provides technical and financial assistance to local sponsors for the relief of imminent hazard and reduction of the threat to life and property.*

Agency: Department of Agriculture (USDA), Natural Resources Conservation Service (NRCS)

Contact: National Headquarters Office, Washington, D.C., (202) 690-0848

Link to Non-Structural Alternatives: The EWP program provides assistance to reduce hazards to life and property in watersheds damaged by severe natural events. Emergency work includes establishing quick vegetative cover on denuded land, sloping steep land, and eroding banks; opening dangerously restricted channels; repairing diversions and levees; and other emergency work.

The emergency area need not be declared a national disaster area to be eligible for technical and financial assistance. Emergency watershed protection is applicable to small scale localized disasters as well as disasters of national magnitude.

The Food and Agriculture Improvement and Reform Act (Farm Bill) of 1996 contains language that authorizes the purchase of floodplain easements as an emergency measure under the EWP program. The purchase of floodplain easements can retire land from frequent flooding to preclude federal disaster payments, retire land to allow levee setbacks, or limit the use of the land. This new tool provides an opportunity to purchase easements when the long-term cost of the easement is less than repeated repairs to the same land.

Areas eligible for floodplain easement purchase include non-urban low-lands, which are predominantly cropland, grazing land, hayland, or forest land, that lie adjacent to channels of a river, streams, watercourse, lake, or ocean and have been subject to flood damage.

Form of Assistance: Technical and financial assistance to state government, local units of government, and individuals.

Program Target: Individual landowners.

Total Funding: Funds provided through emergency supplemental appropriations only. Amount varies depending on magnitude of the disaster. FY 1998 supplemental funding was \$80 million.

Eligibility:

- *Eligible person:* Must be the owner of the eligible property for at least the previous 12 months.
- *Eligible land:* Non-urban low-lands, which are predominantly cropland, grazing land, hayland, or forest land, that lie adjacent to the channel of a river, stream, watercourse, lake, or ocean and have been subject to flood damage.

Cost Sharing: Federal share is 100 percent of the easement value and the administrative cost associated with obtaining the easement; 100 percent of technical assistance; and 75 percent of other eligible measures.

Repayment Requirements(s): None.

Application Procedures(s): The application to participate must be filed with the local NRCS field office during an announced submission period.

Application Time Line: Announced period.

Programmatic/Funding Constraint(s): None.

Other Comments: None.

Federal Land Transfer; Federal Land-to-Parks Program

Objectives: *To encourage the establishment of public park and recreation opportunities. To identify, assess, and transfer available surplus Federal real property for acquisition for state and local parks and recreation, such as open space, and to advise disposing agencies of local resource conservation interests. To maintain oversight on transferred lands to ensure continued public safety, access, and use for parks and recreation.*

Agency: Department of the Interior (DOI), National Park Service (NPS)

Contact: Federal Lands to Parks Leader, National Office, (202) 565-1184

Form of Assistance: Technical assistance/surplus Federal real property.

Program Target: State and local governments.

Total Funding: \$350,000 appropriated in FY 1998.

Eligibility: Applicant must be state or local government. Properties must be made available by the disposing agency (General Services Administration or Department of Defense).

Cost-Sharing: Varies; possible 100 percent Federal contribution of land transfer expenses.

Repayment Requirement(s): None.

Application Procedure(s): Contact regional office noted above or the General Services Administration (GSA) - see below.

Application Time Line: Within 20 days from date of surplus property notice from GSA; other properties - no timeline.

Programmatic/Funding Constraint(s): Transfers can only be made to public government agencies.

Other Comments: Information on property availability may be obtained from the General Services Administration Region 7 office, Fort Worth, Texas (Phone (817) 334-2331) or the General Administration Region I office, Boston, Mass. (Phone (617) 835-5700).

Flood Mitigation Assistance (FMA)

Objective: *Provides funds to states and communities for pre-disaster mitigation, to help reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other insurable structures. The long-term goal of the FMA is to reduce or eliminate claims under the National Flood Insurance Program (NFIP).*

Agency: Federal Emergency Management Agency (FEMA)

Contact: Program Support Division, Mitigation Directorate, National Headquarters, (202) 646-4621. A complete list of regional contacts is included at the end of this program summary.

Link to Non-Structural Alternatives: The program focus is to protect or remove insured structures from the floodplain. Eligible types of projects include elevation, acquisition, or relocation of insured structures.

Forms of Assistance: The program provides cost-shared grants for three purposes:

1. Planning Grants to states and communities to assess the flood risk and identify actions to reduce that risk;
2. Project Grants to states and communities to execute measures to reduce flood losses; and
3. Technical Assistance Grants that states may use to assist communities to develop viable FMA applications and implement approved projects.

Program Target: States, communities, certain private, non-profit organizations, and Native American Nations participating in the NFIP.

Total Funding: A maximum of \$20 million annually may be credited to the National Flood Insurance Fund for use under FMA. The annual funding level is dependent upon the number of flood insurance policies in-force under the NFIP. All costs associated with FMA will be borne by flood insurance policyholders. States must ensure that the following legislative funding limits are followed:

A maximum of \$1,500,000 may be allocated for Planning Grants nationally each fiscal year. A Planning Grant will not be awarded to a state or community more than once every 5 years, and an individual Planning Grant will not exceed \$150,000 to any state agency applicant, or \$50,000 to any community applicant. The total Planning Grant made in any fiscal year to any state, including all communities within the state, shall not exceed \$300,000.

The total amount of FMA Project Grant funds provided during any 5-year period shall not exceed \$10,000,000 to any state or \$3,300,000 to any community. The total amount of Project Grant funds provided to any state, including all communities within the state, shall not exceed \$20,000,000 during any 5-year period.

A maximum of ten percent (10%) of funds available for Project Grants will be allocated for use as Technical Assistance Grants each fiscal year. The state shall use these funds to assist communities in completing project applications

Eligibility: Structures must be insured through the NFIP at the time of application. States or communities requesting consideration for a Project Grant must have a Flood Mitigation Plan approved by the FEMA Regional Director.

Cost-Sharing: 25 percent local, 75 percent Federal.

Repayment Requirement(s): None.

Application Procedure(s): Contact your FEMA Regional Office.

Application Time Line: Contact your FEMA Regional Office.

Programmatic/Funding Constraint (s): The use of Planning, Project, or Technical Assistance Grants must be in conformance with 44 CFR Part 78. Additional guidance for states and local applicants is available from FEMA Headquarters or your FEMA Regional Office.

Other Comments: FMA is a state administered program. The state is responsible for determining funding priorities within the state and selecting projects that conform with the state mitigation objectives. FEMA retains final approval of each project.

Contacts:

Contact Title, Office, and Address	Service Area	Phone Number
Program Support Division Mitigation Directorate Federal Emergency Management Agency 500 C Street, SW Washington, DC 20472	National Headquarters	(202) 646-4621

Contact Title, Office, and Address	Service Area	Phone Number
Mitigation Division FEMA Region I J. W. McCormack Post Office and Court House, Room 442 Boston, Massachusetts 02109-4595	FEMA Region I CT, ME, MA, NH, RI, VT	(617) 223-9561
Mitigation Division FEMA Region II 26 Federal Plaza, Room 1337 New York, New York 10278-0002	FEMA Region II NJ, NY, PR, VI	(212) 225-7200
Mitigation Division FEMA Region III Liberty Square Building, Second Floor 105 South Seventh Street Philadelphia, Pennsylvania 19106-3316	FEMA Region III DC, DE, MD, PA, VA, WV	(215) 931-5528
FEMA Region IV Mitigation Division 3003 Chamblee-Tucker Road Atlanta, Georgia 30341	FEMA Region IV AL, FL, GA, KY, MS, NC, SC, TN	(770) 220-5406
FEMA Region V Mitigation Division 175 West Jackson Boulevard, Fourth Floor Chicago, Illinois 60604-2698	FEMA Region V IL, IN, MI, MN, OH, WI	(312) 408-5500
FEMA Region VI Mitigation Division Federal Regional Center 800 North Loop 288 Denton, Texas 76201-3698	FEMA Region VI AR, LA, NM, OK, TX	(817) 898-5127
FEMA Region VII Mitigation Division 2323 Grand Boulevard, Suite 900 Kansas City, Missouri 64108-2670	FEMA Region VII IA, KS, MO, NE	(816) 283-7002
FEMA Region VIII Mitigation Division Denver Federal Center Building 710, Box 25267 Denver, Colorado 80225-0267	FEMA Region VIII CO, MT, ND, SD, UT, WY	(303) 235-4830

Contact Title, Office, and Address	Service Area	Phone Number
FEMA Region IX Mitigation Division Building 105 Presidio of San Francisco San Francisco, California 94129	FEMA Region IX AZ, CA, HI, NV, GU, AS, CNMI	(415) 923-7186
Mitigation Division FEMA Region X Federal Regional Center 130 228 th Street, SW Bothell, Washington 98021-9796	FEMA Region X AK, ID, OR, WA	(206) 487-4678

Flood Plain Management Services
(Section 206 of the 1960 Flood Control Act, as amended)

Objective: *Foster public understanding of the options for dealing with flood hazards and promote prudent use and management of the Nation's flood plains through technical assistance and planning guidance.*

Agency: Department of Defense (DoD), U.S. Army Corps of Engineers (USACE)

Contact: A table of regional contacts follows this program summary.

Link to Non-Structural Alternatives: The Flood Plain Management Services Program provides the full range of technical services and planning guidance that is needed to support effective flood plain management. The types of assistance available are listed below.

a. *General Technical Services.* The program develops or interprets site-specific data on floodplain patterns. It also provides technical information on natural and cultural flood plain resources, and flood loss potentials before and after the use of flood plain management measures.

b. *General Planning Guidance.* On a larger scale, the program provides assistance and guidance through studies on all aspects of flood plain management planning, including the possible impacts of plain land use changes on the physical, socio-economic, and environmental conditions of the flood plain. Studies can range from helping a community identify present or future flood plain areas and related problems, to a broad assessment of which of the various remedial measures may be effectively used. Some of the most common types of studies include:

- Flood Plain Delineation/Flood Hazard Evaluation Studies
- Dam Break Analysis Studies
- Hurricane Evacuation Studies
- Flood Warning/Preparedness Studies
- Regulatory Floodway Studies
- Comprehensive Flood Plain Management Studies
- Flood Damage Reduction Studies
- Urbanization Impact Studies
- Stormwater Management Studies
- Flood Proofing Studies
- Inventory of Flood Prone Structures.

c. The program also provides guidance and assistance for meeting standards of the National Flood Insurance Program and for conducting workshops and seminars on non-structural flood plain management measures, such as floodproofing.

d. *Guides, Pamphlets, and Supporting Studies.* The program enables studies to be conducted to improve methods and procedures for mitigating flood damages. It also can be used for preparing guides and pamphlets on flood proofing techniques, flood plain regulations, flood plain occupancy, natural flood plain resources, and other related aspects of flood plain management.

Form of Assistance: Technical assistance and planning assistance.

Program Target: State, regional, and local governments, Native American tribes, and other non-Federal public agencies.

Eligibility: State, regional, and local governments, Native American tribes, and other non-Federal public agencies.

Total Annual Funding: Approximately \$9 million appropriated in FY 1998, Corps-wide.

Cost-Sharing Requirement: Program services are provided to state, regional, and local governments, Native American tribes, and other non-Federal public agencies without charge. Implementation costs for proposed measures are 100 percent non-Federal, absent eligibility or authorization for another Corps program.

Program services also are offered to non-water resource Federal agencies and to the private sector provided that they provide advance funding for 100 percent of costs.

Repayment Requirement(s): None.

Application Procedure(s): Written requests for services should be sent directly to the appropriate Corps offices noted in the table below.

Application Timeline: Requests are generally honored on a first-come, first-served basis, within the limits of available appropriations.

Programmatic/Funding Constraint(s): Constrained by available funding.

Other Comments: This program is not intended to be a substitute for other Corps planning activities. All requestors are encouraged to furnish available field survey data, maps, historical

flood information and the like, to help reduce the cost of services.

Regional Contacts:

Division	Office	Phone Number
North Atlantic	Flood Plain Management	(212) 264-7813
South Atlantic	Flood Plain Management	(404) 331-4441
Great Lakes and Ohio River	Flood Plain Management	(513) 684-6050
Mississippi Valley	Flood Plain Management	(601) 634-5827
Northwestern	Flood Plain Management	(503) 808-3853
Southwestern	Flood Plain Management	(214) 767-2316
South Pacific	Flood Plain Management	(415) 977-8164
Pacific Ocean	Flood Plain Management	(808) 438-8863

Hazard Mitigation Grant Program (HMGP)

Objective: *Provide funds to states and communities for implementing long-term hazard mitigation measures following a major disaster declaration.*

Agency: Federal Emergency Management Agency (FEMA)

Contact: Program Support Division, Mitigation Directorate, National Headquarters, (202) 646-4621. Please see FEMA "Flood Mitigation Assistance" program summary (page 35) for a complete list of FEMA regional contacts.

Link to Non-Structural Alternatives: The HMGP can be used to fund projects to protect both public and private property. Types of eligible projects include, but are not limited to, elevation, acquisition, or relocation of structures and retrofitting of facilities.

Forms of Assistance: Grants.

Program Target: State and local governments and certain private, non-profit organizations or institutions and Native American tribes.

Total Funding: Federal funding available under the HMGP is based on 15% of the Federal funds spent on the Public Assistance and Individual Assistance programs (minus administrative expenses) for each disaster.

Eligibility Requirement(s): Projects must be cost-effective, must meet Federal environmental requirements, must be consistent with the overall State Hazard Mitigation Plan, and must be within an area covered by a Federal disaster declaration.

Cost Sharing Requirement(s): 25 percent local, 75 percent Federal.

Repayment Requirement(s): None.

Application Procedure(s): Contact your FEMA Regional Office or your State Hazard Mitigation Officer.

Application Time Line: The state notifies FEMA of intent to participate in the program within 60 days of the disaster declaration. Applications for mitigation projects are encouraged as soon as possible following a disaster declaration so that mitigation opportunities are not lost during

reconstruction. All applications must be submitted no later than 90 days following FEMA's approval of the State Hazard Mitigation Plan.

Programmatic/Funding Constraint(s): Projects must be consistent with FEMA's HMGP Regulations found at 44 CFR Part 206, Subpart N. Additional guidance for state and local applicants has been developed and is available from FEMA Headquarters or your FEMA Regional Office.

Other Comments: The HMGP is a state-administered program in which funding priorities and project selection is based upon recommendations made by the state. FEMA retains final approval of each project.

HOME Investment Partnerships Program

Objective: *Produce affordable housing. The HOME Program provides formula grants to states, local governments, urban counties and consortia for permanent and transitional housing for low-income persons.*

Agency: Department of Housing and Urban Development (HUD)

Contact: Prospective applicants should contact the Community Planning and Development staff at their appropriate HUD field office. As an alternative, they may contact the Director, Office of Affordable Housing Programs, HUD, Washington, D.C., (202) 708-2685

Link to Non-Structural Alternatives: The HOME program can be used to provide assistance in floodplain management areas. HOME funds can assist renters, new homebuyers, and existing homeowners with acquisition, new construction, rehabilitation, and tenant-based rental assistance.

Form of Assistance: Grants

Program Target: Low-income persons.

Total Funding: Funds are made available by formula to states and local governments (currently at \$1.438 billion level for FY 1998). In addition, in FY 1993 a supplemental allocation of \$50 million was made available to states and local governments affected by the Midwest floods. To date, over \$43 million has been committed to specific projects and almost \$40 million has been disbursed.

Eligibility: All states as well as Metropolitan cities, urban counties, and consortia (Contiguous units of local government), are eligible to become participating jurisdictions in the HOME program. Additional special set-asides of funds are made for insular areas.

Cost-Sharing: A 25 percent match is required. The match may be waived due to fiscal distress or in presidentially-declared disaster areas.

Repayment Requirement(s): None.

Application Procedure(s): A jurisdiction must prepare (and HUD must approve) a Consolidated Plan. Shortly after HOME funds become available each year, HUD will inform participating jurisdictions of funds available. HUD has statutory authority to waive certain requirements for activities designed to address damage from Presidentially-declared disasters.

Programmatic/Funding Constraint(s): HOME funds may not be used for public housing modernization, tenant subsidies for certain mandated purposes under Section 8, matching funds under Federal programs, Annual Contributions contracts, activities under the Low-Income Housing Preservation Acts of 1987 and 1990 (except for priority purchasers), and operating subsidies for rental housing. Funds also may not be used to fund a reserve account for replacement of a project reserve account for unanticipated increases in operation costs.

Other Comments:

Special Considerations: For regular HOME funds to be used in disaster areas, HUD will provide a series of waivers to expedite the use of funds and will also consider other waivers that may be requested by affected jurisdictions.

Information on the World-wide Web: More program information and the program's regulations are available on the world-wide web at:

<http://www.hud.gov/cpdhome.html>

HUD Disaster Recovery Initiative

Objective: *HUD's Disaster Recovery Initiative helps communities impacted by Presidentially declared disasters. HUD steps in with gap funding for recovery activities -- providing the glue that pulls together the full disaster recovery effort. Because Federal government resources will never be sufficient to cover the costs of total recovery, HUD's program requires a partnership of Federal, state and local governments, the business community, and citizens.*

Agency: Department of Housing and Urban Development (HUD)

Contact: Public entities needing assistance under this program should contact the Community Planning and Development division at their respective HUD field office. A complete list of field contacts is included at the end of this program summary.

Link to Non-Structural Alternatives: Grantees must use the Disaster Recovery Initiative for buyouts, relocation, long-term recovery, and mitigation related to a covered disaster. There is a wide range of activities which may be funded from HUD Disaster Recovery Initiative funds:

- Acquisition of real property (including the buy out of properties in a flood plain and the acquisition of relocation property);
- Relocation payments and assistance for displaced persons, businesses, organizations, and farm operations;
- Debris removal, clearance and demolition;
- Repair, rehabilitation or reconstruction of residential and non-residential structures;
- Acquisition, construction, reconstruction, or installation of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- Code enforcement in deteriorated or deteriorating areas, e.g., disaster areas;
- Assistance to facilitate homeownership among low- and moderate-income persons, e.g., downpayment assistance, interest rate subsidies, loan guarantees;
- Public services (within certain limits);
- Activities relating to energy conservation and renewable energy resources, incorporated into recovery;
- Assistance to for-profit businesses to carry out economic development or recovery activities that benefit the public through job creation/retention;
- Acquisition, construction, or reconstruction of buildings for the general conduct of government damaged or destroyed as a direct result of a Presidentially declared disaster;
- Construction of new replacement housing by units of general local government; and
- Planning and administration costs up to 20 percent of the grant.

Forms of Assistance: Grants.

Program Target: State and local governments.

Total Funding: Funds provided through emergency supplemental appropriations only. Amount varies depending on the magnitude of the disaster. \$500 million was appropriated for HUD Disaster Recovery Initiative grants under Title II, Chapter 10 of the 1997 Emergency Supplemental Appropriations Act for Recovery from Natural Disasters (Public Law 105-18). This law covers disasters that receive a Presidential declaration between September 1, 1996 and September 30, 1997.

Eligibility Requirements: Eligible grantees are states and units of general local government which experience a Presidentially declared disaster.

Cost-Sharing Requirement(s): None.

Repayment Requirement(s): None.

Application Procedure(s): Each state and local government applicant must prepare a Disaster Recovery Plan for HUD approval. The plan must describe: the recovery needs resulting from the covered disaster; the grantee's overall plan for recovery; expected Federal, non-Federal public, and private resources, and their relationship, if any, to activities to be funded with HUD Disaster Recovery Grant funds; and the proposed uses for the HUD Disaster Recovery funds. The plan also must include monitoring standards and procedures and appropriate certifications.

To assist in planning, HUD will make Community 2020 software available to every jurisdiction. This software will permit states and localities to display proposed and completed projects on maps showing the social and economic conditions of neighborhoods. This could include existing projects funded by other agencies.

Programmatic/Funding Constraint(s): A grantee must use more than 50 percent of its HUD Disaster Recovery funds for activities that benefit persons of low- and moderate-income. However, the Secretary may waive this requirement on a case-by-case basis when there is good cause and the use of HUD Disaster Recovery funds will be consistent with a public purpose and reflects public accountability. Program requirements may be waived provided such actions are consistent with the purposes of the statute. Among the requirements which may not be waived are those related to civil rights, fair housing and nondiscrimination, the environment, and labor standards.

HUD Disaster Recovery funds are intended to supplement, not replace, grants from the Federal Emergency Management Agency (FEMA) and other agencies. They may not be used for activities that can and will be funded by FEMA, the Small Business Administration (SBA), or the U.S. Army Corps of Engineers.

Other Comments:

Allocation of Funds: HUD allocates the funds directly to certain grantees based generally on a formula which reflects existing disaster recovery needs and needs that are not met by other federal programs.

Recordkeeping and Reporting: A critical part of protecting the public trust and ensuring accountability to the public for funds expended is keeping good records and reporting on results. Accordingly, grantees must maintain records and submit reports on accomplishments in accord with existing CDBG regulations.

DISASTER CONTACTS IN HUD FIELD OFFICES

JURISDICTION	OFFICE	NAME AND TITLE
NEW ENGLAND	MASSACHUSETTS STATE Boston	Secretary's Representative, HUD Massachusetts State Office 10 Causeway Street, Rm.375 Boston, MA 02222-1092 OFC PHONE (617) 565-5236/FAX (617) 565-6558
	CONNECTICUT STATE Hartford	Senior Community Builder, HUD Connecticut State Office One Corporate Center Hartford, CT 06103-3220 OFC PHONE (860) 240-4844/FAX (860) 240-4850
	NEW HAMPSHIRE STATE Manchester	Senior Community Builder, HUD New Hampshire State Office Norris Cotton Federal Bldg. 275 Chestnut Street Manchester, NH 03103-2487 OFC PHONE (603) 666-7682/FAX (603) 666-7667
	RHODE ISLAND STATE Providence	Senior Community Builder, HUD Rhode Island State Office 10 Weybosset Street Sixth Floor Providence, RI 02903-2808 OFC PHONE (401) 528-5352/FAX (401) 528-5312
	MAINE STATE Bangor	Senior Community Builder, HUD Maine State Office 99 Franklin Street Bangor, ME 04401-4925 OFC PHONE (207) 945-0427/FAX (207) 945-0533
	VERMONT STATE OFFICE Burlington	Senior Community Builder, HUD Vermont State Office Room 244 - Federal Building 11 Elmwood Avenue, PO Box 879 Burlington, VT 05402-0879 OFC PHONE (802) 951-6290/FAX (802) 951-6298

DISASTER CONTACTS IN HUD FIELD OFFICES

JURISDICTION	OFFICE	NAME AND TITLE
NY/NEW JERSEY	NEW YORK STATE New York	Secretary's Representative, HUD New York State Office 26 Federal Plaza - Suite 3541 New York, NY 10278-0068 OFC PHONE (212) 264-1161/FAX (212) 264-3068
	BUFFALO AREA Buffalo	Senior Community Builder, HUD - Buffalo Office Lafayette Court, 5th Floor 465 Main Street Buffalo, NY 14203-1780 OFC PHONE (716) 551-5733/FAX (716) 551-5752
	CAMDEN AREA	Senior Community Builder, HUD - Camden Office 2nd Floor - Hudson Bldg. 800 Hudson Square Camden, NJ 08102-1156 OFC PHONE (609) 757-5081/FAX (609) 757-5373
	NEW JERSEY STATE Newark	Senior Community Builder, HUD - Newark Office One Newark Center, 13th Floor Newark, NJ 07102-5260 OFC PHONE (201) 622 7900 Ext. 3102/FAX (201) 645-2323
	ALBANY AREA	Senior Community Builder, HUD - Albany Office 52 Corporate Circle Albany, NY 12203-5121 OFC PHONE (518) 464-4200/FAX (518) 464-430
MID-ATLANTIC	PENNSYLVANIA STATE Philadelphia	Secretary's Representative, HUD Pennsylvania State Office The Wanamaker Building 100 Pennsylvania Square, East Philadelphia, PA 19107-3380 OFC PHONE (215) 656-0606/FAX (215) 656-3445
	MARYLAND STATE Baltimore	Senior Community Builder, HUD Maryland State Office 10 South Howard Street, 5th Floor Baltimore, MD 21201-2505 OFC PHONE (410) 962-2520 Ext. 3474/FAX (410) 962-1849
	PITTSBURGH AREA	Senior Community Builder, HUD Pittsburgh Office 339 Sixth Avenue - Sixth Floor Pittsburgh, PA 15222-2515 OFC PHONE (412) 644-5945/FAX (412) 644-4240
	DISTRICT OF COLUMBIA Washington, DC	Senior Community Builder, HUD Washington, DC Office 820 First Street, N.E., Suite 300 Washington, DC 20002-4205 OFC PHONE (202) 275-9206 Ext. 3075/FAX (202) 275-9212
	VIRGINIA STATE Richmond	Senior Community Builder, HUD Virginia State Office 3600 West Broad Street Richmond, VA 23230-4920 OFC PHONE (804) 278-4507 Ext. 3208/FAX (804) 278-4603
	WEST VIRGINIA STATE Charleston	Senior Community Builder, HUD West Virginia State Office 405 Capitol Street, Suite 708 Charleston, WV 25301-1795 OFC PHONE (304) 347-7036 Ext. 101/FAX (304) 347-7050
	DELAWARE STATE Wilmington	Senior Community Builder, HUD Delaware State Office 824 Market Street, Suite 850 Wilmington, DE 19801-3016 OFC PHONE (302) 573-6300/FAX (302) 573-6259
SOUTHEAST	GEORGIA STATE Atlanta	Secretary's Representative, HUD Georgia State Office Richard B. Russell Federal Building 75 Spring Street, SW Atlanta, GA 30303-3388 OFC PHONE (404) 331-5136/FAX (404) 730-2365

	ALABAMA STATE <i>Birmingham</i>	Senior Community Builder, HUD Alabama State Office 600 Beacon Parkway West, Rm. 300 Birmingham, AL 35209-3144 OFC PHONE (205) 290-7617 Ext. 1001/ FAX (205) 290-7593
	KENTUCKY STATE <i>Louisville</i>	Senior Community Builder, HUD Kentucky State Office 601 West Broadway, PO Box 1044 Louisville, KY 40201-1044 OFC PHONE (502) 582-5251/ FAX (502) 582-6074
	MISSISSIPPI STATE <i>Jackson</i>	Senior Community Builder, HUD Jackson Office 100 W. Capitol Street, Room 910 Jackson, MS 39269-1096 OFC PHONE (601) 965-4738/ FAX (601) 965-4773
	MEMPHIS AREA	Senior Community Builder, HUD - Memphis Office 200 Jefferson Avenue, Suite 1200 Memphis, TN 38103-2335 OFC PHONE (901) 544-3367/ FAX (901) 544-3697
	TENNESSEE STATE <i>Nashville</i>	Senior Community Builder, HUD Tennessee State Office 251 Cumberland Bend Drive, Suite 200 Nashville, TN 37228-1803 OFC PHONE (615) 736-5213/ FAX (615) 736-2018
	JACKSONVILLE AREA	Senior Community Builder, HUD Jacksonville Office 301 West Bay Street, Suite 2200 Jacksonville, FL 32202-5121 OFC PHONE (904) 232-2627/ FAX (904) 232-3759
	FLORIDA STATE <i>Coral Gables</i>	Senior Community Builder, HUD Florida State Office 1320 S. Dixie Highway Coral Gables, FL 33146-2911 OFC PHONE (305) 662-4510/ FAX (305) 662-4588
	NORTH CAROLINA STATE <i>Greensboro</i>	Senior Community Builder, HUD North Carolina State Office 2306 West Meadowview Road Greensboro, NC 27407-3707 OFC PHONE (910) 547-4001/ FAX (910) 547-4120
	CARIBBEAN <i>San Juan</i>	Senior Community Builder, HUD Caribbean Office 159 Carlos E. Chardon Avenue San Juan, PR 00918-1804 OFC PHONE (787) 766-5202/ FAX (787) 766-5995
	SOUTH CAROLINA STATE <i>Columbia</i>	Senior Community Builder, HUD South Carolina State Office 1835 Assembly Street Columbia, SC 29201-2480 OFC PHONE (803) 765-5592/ FAX (803) 253-3043
	KNOXVILLE AREA	Senior Community Builder, HUD Knoxville Office 710 Locust Street, SW Knoxville, TN 37902-2526 OFC PHONE (423) 545-4384/ FAX (423) 545-4569
	ORLANDO AREA	Senior Community Builder, HUD Orlando Office 3751 Maguire Boulevard, Room 270 Orlando, FL 32803-3032 OFC PHONE (407) 648-6441/ FAX (407) 648-6310
	TAMPA AREA	Senior Community Builder, HUD Tampa Office 501 East Polk Street, Room 700 Tampa, FL 33602-3945 OFC PHONE (813) 228-2504/ FAX (813) 228-2431
MIDWEST	ILLINOIS STATE <i>Chicago</i>	Secretary's Representative, HUD Illinois State Office Ralph Metcalfe Federal Building 77 West Jackson Boulevard Chicago, IL 60604-3507 OFC PHONE (312) 353-5680/ FAX (312) 886-2729
MIDWEST (Continued)	MICHIGAN STATE <i>Detroit</i>	Senior Community Builder, HUD Michigan Office 477 Michigan Avenue Detroit, MI 48226-2592 OFC PHONE (313) 226-6241/ FAX (313) 226-5611

	INDIANA STATE Indianapolis	Senior Community Builder, HUD Indiana State Office 151 North Delaware Street Indianapolis, IN 46204-2526 OFC PHONE (317) 226-6322/FAX (317) 226-6317
	GRAND RAPIDS AREA	Senior Community Builder, HUD Grand Rapids Trade Center Building 50 Louis Street, N.W. Grand Rapids, MI 49503-2648 OFC PHONE (616) 456-2103/FAX (616) 456-2191
	MINNESOTA STATE Minneapolis	Senior Community Builder, HUD Minnesota State Office 220 Second Street, South Minneapolis, MN 55401-2195 OFC PHONE (612) 370-3289/FAX (612) 370-3220
	CINCINNATI AREA	Senior Community Builder, HUD Cincinnati Office 525 Vine Street Cincinnati, OH 45202-3188 OFC PHONE (513) 684-2967/FAX (513) 684-6224
	CLEVELAND AREA	Senior Community Builder, HUD Cleveland Office 1350 Euclid Avenue, Fifth Floor Cleveland, OH 44115-1815 OFC PHONE (216) 522-4065 FAX (216) 522-4067
	OHIO STATE Columbus	Senior Community Builder, HUD Ohio State Office 200 North High Street Columbus, OH 43215-2499 OFC PHONE (614) 469-2540/FAX (614) 469-2432
	WISCONSIN STATE Milwaukee	Senior Community Builder, HUD Wisconsin State Office 310 West Wisconsin Avenue Room 1380 Milwaukee, WI 53203-2289 OFC PHONE (414) 297-1495/FAX (414) 297-3947
	FLINT AREA	Senior Community Builder, HUD Flint Office 605 North Saginaw Street, Room 200 Flint, MI 48502-1953 OFC PHONE (313) 766-5107/FAX (810) 766-5122
	SPRINGFIELD AREA	Senior Community Builder, HUD Springfield Office 509 West Capitol, Suite 206 Springfield, IL 62704-1906 OFC PHONE (800) 206-2739
SOUTHWEST	TEXAS STATE Ft. Worth	Secretary's Representative, HUD Texas State Office 1600 Throckmorton, PO Box 2905 Ft. Worth, TX 76113-2905 OFC PHONE (817) 978-9000/FAX (817) 978-9011
	DALLAS AREA	Senior Community Builder, HUD Dallas Office 525 Griffin Street, Room 860 Dallas, TX 75202-5007 OFC PHONE (214) 767-8300/FAX (214) 767-8973
	NEW MEXICO STATE Albuquerque	Senior Community Builder, HUD New Mexico State Office 625 Truman Street, NE Albuquerque, NM 87110-6472 OFC PHONE (505) 262-6463 Ext. 223/FAX (505) 262-6604
	HOUSTON AREA	Senior Community Builder, HUD Houston Office 2211 Norfolk, #200 Houston, TX 77098-4096 OFC PHONE (713) 313-2274 Ext. 7015/FAX (713) 313-2319
	LUBBOCK AREA	Senior Community Builder, HUD Lubbock Office 1205 Texas Avenue Lubbock, TX 79401-4093 OFC PHONE (806) 472-7265/FAX (806) 472-7275
SOUTHWEST (Continued)	SAN ANTONIO AREA	Senior Community Builder, HUD San Antonio Office 800 Dolorosa San Antonio, TX 78207-4563 OFC PHONE (210) 475-6800/FAX (210) 472-6804 Street

	ARKANSAS STATE <i>Little Rock</i>	Senior Community Builder, HUD Arkansas State Office 425 West Capitol Avenue #900 Little Rock, AR 72201-3488 OFC PHONE (501) 324-5401/ FAX (501) 324-6142
	LOUISIANA STATE <i>New Orleans</i>	Senior Community Builder, HUD Louisiana State Office Hale Boggs Bldg. 501 Magazine Street, 9th Floor New Orleans, LA 70130-3099 OFC PHONE (504) 589-7200/ FAX (504) 589-6619
	SHREVEPORT AREA	Senior Community Builder, HUD Shreveport Office 401 Edwards Street, Rm. 1510 Shreveport, LA 71101-3289 OFC PHONE (318) 676-3385/ FAX (318) 676-3407
	OKLAHOMA STATE <i>Oklahoma City</i>	Senior Community Builder, HUD Oklahoma State Office 500 W. Main Street, Suite 400 Oklahoma City, OK 73102-2233 OFC PHONE (405) 553-7500/ FAX (405) 553-7588
	TULSA AREA	Senior Community Builder, HUD Tulsa Office 50 East 15th Street Tulsa, OK 74119-4030 OFC PHONE (918) 581-7496/ FAX (918) 581-7440
GREAT PLAINS	MISSOURI STATE <i>Kansas City</i>	Secretary's Representative, HUD Missouri State Office 400 State Avenue, Room 200 Kansas City, KS 66106-2406 OFC PHONE (913) 551-5462/ FAX (913) 551-5469
	NEBRASKA STATE <i>Omaha</i>	Senior Community Builder, HUD Nebraska State Office 10909 Mill Valley Road Omaha, NB 68154-3955 OFC PHONE (402) 492-3103/ FAX (402) 492-3150
	ST. LOUIS AREA	KENNETH LANGE , Senior Community Builder HUD St. Louis Office 1222 Spruce Street #3207 St. Louis, MO 63103-2836 OFC PHONE (314) 539-6560/ FAX (314) 539-6384
	IOWA STATE <i>Des Moines</i>	WILLIAM MCNARNEY , Senior Community Builder HUD Iowa State Office 210 Walnut Street, Room 239 Des Moines, IA 50309-2155 OFC PHONE (515) 284-4573/ FAX (515) 284-4743
ROCKY MOUNTAINS	COLORADO STATE <i>Denver</i>	Secretary's Representative, HUD Colorado State Office 633 17th Street Denver, CO 80202-3607 OFC PHONE (303) 672-5440/ FAX (303) 672-5004
	UTAH STATE <i>Salt Lake City</i>	Senior Community Builder, HUD Utah State Office 257 East, 200 South, Rm. 550 Salt Lake City, UT 84111-2048 OFC PHONE (801) 524-3574/ FAX (801) 524-3439
	MONTANA STATE <i>Helena</i>	Senior Community Builder, HUD Montana State Office 301 S. Park, Room 464 Helena, MT 59626-0095 OFC PHONE (406) 441-1298/ FAX (406) 441-1292
	SOUTH DAKOTA STATE <i>Sioux Falls</i>	Senior Community Builder, HUD South Dakota State Office 2500 West 49th Street, Rm. II-204 Sioux Falls, SD 57105-0558 OFC PHONE (605) 330-4426/ FAX (605) 330-4428
ROCKY MOUNTAINS (Continued)	NORTH DAKOTA STATE <i>Fargo</i>	Senior Community Builder, HUD North Dakota State Office 657 2nd Avenue North Fargo, ND 58102 OFC PHONE (701) 239-5040/ FAX (701) 239-5249
	WYOMING STATE <i>Casper</i>	Senior Community Builder, HUD Wyoming State Office 100 East B Street, Room 4229 Casper, WY 82601-1969 OFC PHONE (307) 261-6254/ FAX (307) 261-6245

PACIFIC/HAWAII	CALIFORNIA STATE San Francisco	Secretary's Representative, HUD California State Office 450 Golden Gate Avenue PO Box 36003 San Francisco, CA 94102-3448 OFC PHONE (415) 436-6532/FAX (415) 436-6446
	HAWAII STATE Honolulu	Senior Community Builder, HUD Hawaii State Office 7 Waterfront Plaza 500 Ala Moana Blvd. #500 Honolulu, HI 96813-4918 OFC PHONE (808) 522-8175 Ext. 259/FAX (808) 522-8194
	LOS ANGELES AREA	(Margaret Sullivan), Acting Senior Comm. Builder - Southern CA. Rep. HUD Los Angeles Office 611 W. Sixth Street, Suite 800 Los Angeles, CA 90017 OFC PHONE (213) 894-8007/FAX (213) 894-8096
	SACRAMENTO AREA	Senior Community Builder, HUD Sacramento Office 777 12th Street, Room 200 Sacramento, CA 95814-1977 OFC PHONE (916) 498-5220 Ext. 622/FAX (916) 498-5213
	RENO AREA	Senior Community Builder, HUD Reno Office 1575 Delucchi Lane #114 PO Box 30050 Reno, NV 89502-6581 OFC PHONE (702) 784-5356/FAX (702) 784-5360
	SAN DIEGO AREA	Senior Community Builder, HUD San Diego Office 2365 Northside Drive, Room 300 San Diego, CA 92108-2712 OFC PHONE (619) 557-5310/FAX (619) 557-5312
	NEVADA STATE Las Vegas	Senior Community Builder, HUD Nevada State Office Atrium Building, Suite 700 333 N. Rancho Drive Las Vegas, NV 89106-3714 OFC PHONE (702) 388-6525/FAX (702) 388-6244
	ARIZONA STATE Phoenix	Senior Community Builder, HUD Arizona State Office 400 North Fifth Street, Suite 1600 Phoenix, AZ 85004-2361 OFC PHONE (602) 379-4434/FAX (602) 379-3985
	SANTA ANA AREA	Senior Community Builder, HUD Santa Ana Office 3 Hutton Centre, Suite 500 Santa Ana, CA 92707-5764 OFC PHONE (714) 957-7354/FAX (714) 957-1702
	TUCSON AREA	Senior Community Builder, HUD Tucson Office 33 North Stone Avenue #700 Tucson, AZ 85701-1467 OFC PHONE (602) 670-5220/FAX (602) 670-6207
	FRESNO AREA	Senior Community Builder, HUD - Fresno Office 2135 Fresno Street, Suite 100 Fresno, CA 93721-1718 OFC PHONE (209) 487-5032/FAX (209) 487-5191

NORTHWEST/ALASKA	WASHINGTON STATE <i>Seattle</i>	Secretary's Representatives, HUD Washington State Office 909 First Avenue, Suite 200 Seattle, WA 98104-1000 OFC PHONE (206) 220-5101/ FAX (206) 220-5108
	OREGON STATE <i>Portland</i>	MARK PAVOLKA , Senior Community Builder HUD Portland Office 400 SW 6th Avenue #700 Portland, OR 97204-1632 OFC PHONE (503) 326-2561/ FAX (503) 326-2568
	ALASKA STATE <i>Anchorage</i>	Senior Community Builder, HUD Alaska State Office 949 East 36th Avenue Anchorage, AK 99508-4135 OFC PHONE (907) 271-4170/ FAX (907) 271-3778
	IDAHO STATE <i>Boise</i>	Senior Community Builder, HUD Idaho State Office Park IV 800 Park Boulevard, Suite 220 Boise, Idaho 83712-7743 OFC PHONE (208) 334-9626/ FAX (208) 334-9648
	SPOKANE AREA	Senior Community Builder, HUD Spokane Office 8th Floor East, West 601 1st. Avenue Spokane, WA 99204-0317 OFC PHONE (509) 353-2510 Ext. 3022/ FAX (509) 353-2513

Land Acquisition

Objective: *This program identifies and acquires high quality lands and waters for inclusion into the National Wildlife Refuge System. The program focuses on acquiring lands or purchasing easements to protect important fish and wildlife habitats. The intent is to implement habitat protection measures that involve the minimum possible interest or rights in lands and waters. The objective is to leave as large a proportion of these rights as possible in private ownership while still meeting resource objectives (e.g., habitat protection, flood damage reduction).*

Agency: Department of the Interior (DOI), Fish and Wildlife Service (FWS)

Contact: National Coordinator, Division of Realty, (703) 358-1713

A list of State/Regional Coordinators is available from the National Coordinator upon request. Additional information is available at <http://www.fws.gov/~r9realty>

Link to Non-Structural Alternatives: Purchases easements and acquires lands for inclusion into the National Wildlife Refuge System.

Form of Assistance: Lands and easements are appraised, examined, and purchased entirely with Federal funds.

Program Target: The program is targeted for individual landowners and businesses interested in selling lands or easements to the FWS.

Total Funding: \$63 million nationwide in FY 1998.

Eligibility: Determined through a site visit by the FWS that evaluates whether the land is suitable for inclusion into the National Wildlife Refuge System or for an easement.

Cost-Sharing: None. All funds are 100 percent Federal.

Repayment Requirement(s): Once the land is sold or transferred to the FWS, it becomes part of the National Wildlife Refuge System. Easements are property rights and are usually perpetual. If a landowner sells their property, the easement continues as part of the title.

Application Procedure(s): Contact the State Coordinator who may arrange for a site visit. If the land is suitable for acquisition or easement, Coordinators will initiate the project planning process.

Application Time Line: The FWS's land acquisition planning process is on-going. Landowners interested in selling lands or easements to the FWS should contact their State/Regional Coordinator.

Programmatic/Funding Constraints: Land acquisition is funded through the Land and Water Conservation Fund and is appropriated on an annual basis.

Other Comments: Each land acquisition project is evaluated against other projects on an annual basis and ranked according to their ecological and biological values. Projects with the highest resource values would be recommended for funding. There are far more suitable projects than can be funded with existing resources.

Nonstructural Alternatives to Structural Rehabilitation of Damaged Flood Control Works (Public Law 84-99)

Objective: *Provides for a nonstructural alternative to the structural rehabilitation of flood control works damaged in floods or coastal storms.*

Agency: Department of Defense (DoD), U.S. Army Corps of Engineers (USACE)

Contact: A table of regional contacts follows this program summary.

Link to Non-Structural Alternatives: Funds non-structural rehabilitation strategies in the event of damage to an existing flood control work.

Form of Assistance: Direct planning and construction assistance, as lead or participatory with other state and/or Federal agencies. No grants or loans.

Program Target: Non-Federal sponsors, to include states, tribes, and other political entities.

Eligibility Requirement(s): Non-Federal sponsor or other Federal agency required. Project must involve damaged flood control works eligible for rehabilitation assistance under P.L. 84-99.

Total Annual Funding: No annual limit. Dependent upon requested work.

Cost-Sharing Requirement: USACE may fund 100 percent of the project costs, up to a project-specific cap. Costs above the Corps cap are the responsibility of other participating state, tribal, local, and/or Federal agencies.

Repayment Requirement(s): None.

Application Procedure(s): Non-Federal sponsors of damaged flood control works eligible for rehabilitation assistance under PL 84-99 may request nonstructural alternatives in lieu of structural repair from regional Corps offices.

Application Timeline: In accordance with the event-specific public notice. Normally, the applications are due 30 days after a river returns to bankfull conditions.

Programmatic/Funding Constraint(s): Funding provided through emergency supplemental appropriations. Constrained by available appropriations.

Other Comments: This program is not a stand-alone program. It is available only for eligible flood control works, and only at the request of the non-Federal sponsor of the damaged flood control work. It is intended to encourage non-Federal sponsors of flood control works to restore natural flood plains, provide or restore floodways, and reduce future flood damages and associated FCW repair costs. Habitat restoration is recognized as being a significant benefit that can be achieved, and this may be a significant component of a project, but is not considered to be a principal purpose under this program.

Regional Contacts:

Division	Office	Phone Number
North Atlantic	Emergency Management	(212) 264-7854
South Atlantic	Emergency Management	(404) 331-6795
Great Lakes and Ohio River	Emergency Management	(513) 684-3086
Mississippi Valley	Emergency Management	(601) 634-7304
Northwestern	Emergency Management	(214) 767-2425
Southwestern	Emergency Management	(503) 808-3903
South Pacific	Emergency Management	(415) 977-8054
Pacific Ocean	Emergency Management	(808) 438-1673

North American Wetland Conservation Fund

Objective: *Provides Federal cost-share funding to stimulate public-private partnerships to protect, restore, and manage a diversity of wetland habitats for migratory birds and other wildlife. The program also helps maintain the proper distribution and abundance of migratory birds. The program provides matching grants for protection and restoration of wetland ecosystems in the United States, Canada, and Mexico.*

Agency: Department of the Interior (DOI), Fish and Wildlife Service (FWS)

Contact: North American Waterfowl and Wetlands Office, (703) 358-1784

A list of all State/Regional Coordinators is available from the National Coordinator upon request. Information is also available on the Internet at <http://www.fws.gov>

Link to Non-Structural Alternatives: The Program emphasizes public/private partnerships to protect and restore wetland habitats.

Form of Assistance: Grants.

Program Target: Individual landowners, businesses, state and local governments.

Total Funding: \$12 million nationwide in FY 1998.

Eligibility: Any agency, group, or individual involved in the acquisition, restoration, enhancement, and management of wetland ecosystems/other habitat for migratory birds and other fish and wildlife.

Cost-Sharing: At least 50 percent non-Federal.

Repayment Requirement(s): None.

Application Procedure(s): Grant applicants can be sent to the North American Waterfowl and Wetlands Office, 4401 N. Fairfax Drive, Room 110, Arlington, VA 22203.

Application Time Line: Grant proposals are due the first Friday in April and August of each year.

Programmatic/Funding Constraints: There are more project proposals than can be funded with available resources.

Other Comments: Funds are distributed nationwide based on quality of proposals submitted yearly.

Partners for Fish and Wildlife

Objective: Provides financial and technical assistance to private landowners interested in restoring wetlands and riparian habitats on their land. The program uses a non-acquisition approach to voluntary habitat restoration on private lands.

Agency: Department of the Interior (DOI), Fish and Wildlife Service (FWS)

Contact: National Coordinator, Ecological Services, (703) 358-2201. A list of all State/Regional Coordinators is available from the National Coordinator upon request.

Link to Non-Structural Alternatives: Landowners in the watershed receive, on a voluntary request basis, technical and financial assistance to restore as many drained wetland and degraded riparian and instream habitats in the watershed as possible, as well as technical assistance in restoring floodplain habitats.

Form of Assistance: Grants and technical assistance.

Program Target: Individual land owners, businesses, local government.

Total Funding: \$24 million nationwide in FY 1998.

Eligibility: Landowners enter into a binding agreement with the FWS to restore and protect the site. At a minimum, agreements are for 10 years; however, landowners with intention to protect the area perpetually are given higher priority for funding. The program is targeted at restoring wetland and riparian (streamside), and instream habitats.

Cost-Sharing: The cost sharing agreement is negotiated. The FWS can cost share with the USDA, state agencies, conservation organization, etc, to minimize landowner expenditures.

Repayment Requirement(s): If the landowner decides to return the restoration site to agricultural or other intensive use prior to the expiration of the agreement, the landowner must refund FWS contribution to the project.

Application Procedure(s): Contact the State Coordinator who will arrange for a site visit and plan development (often working closely with the local Natural Resource Conservation Service representative). Landowner then applies for cost-sharing. If approved, the landowner would implement the restoration plan. The FWS verifies project completion and provides the agreed upon cost share.

Application Time Line: Projects submitted early in the fiscal year (which runs from October 1 -September 30) have a better chance at receiving funding than projects submitted late in the year. Financing is generally available in less than six months from when the application is approved.

Programmatic/Funding Constraints: Grant funds must be obligated within a single fiscal year.

Other Comments: The Partners for Fish and Wildlife Program has assisted over 16,000 landowners in projects that have restored over 360,000 acres of wetlands and 930 miles of riparian habitat.

Physical Disaster Loans and Economic Injury Disaster Loans

Objective: *Federal disaster loans to non-farm, private sector owners of disaster damaged property for uninsured losses, including homeowners and renters, businesses of all sizes, and nonprofit organizations.*

Agency: U.S. Small Business Administration (SBA)

Contact: Assoc. Administrator for Disaster Assistance, National Headquarters, 202-205-6734. A list of regional contacts follows this program summary.

Link to Non-Structural Alternatives: Primary form of Federal assistance in declared disasters for disaster damage to non-farm, private property to help home or business owners fund repair or replacement of uninsured or otherwise uncompensated losses.

- *Wetlands restoration:* SBA disaster loan funds could be used by a property owner to restore any primary home or business property including, to a limited extent, wetlands damaged by flooding.
- *Relocation of non-farm structures:* Owners of non-farm, flood damaged properties may use SBA disaster loan funds to help fund acquisition of a replacement property at a different site. In cases of forced relocation (where a building permit to repair the damaged property will not be issued) or substantial damage (as defined by FEMA/NFIP) in a special flood hazard area, the damaged property may be treated as a total loss, making the property owner eligible for full replacement value. In the case of substantially damaged units, the relocation property must be outside a special flood hazard area. This assistance is available to all nongovernmental, non-farm property owners.
- *Mitigation:* Physical disaster loan amounts may be increased by up to 20 percent for devices to mitigate against damage to real property from the same type of disaster.

Form of Assistance: Loan, generally with an interest rate of 4 percent, and with terms up to 30 years, depending on borrowers ability to repay. By law, borrowers able to use their own resources to meet disaster needs without hardship (generally about 5 percent of applicants) have a higher interest rate, generally 8 percent, and businesses in these circumstances are limited by law to a repayment period of 3 years. Prior liens may be refinanced, within certain limits.

Program Target: Individuals (primary homeowners and renters), businesses (of all sizes), and nonprofit organizations. This covers the entire private sector, except for agricultural enterprises (similar assistance is available from USDA programs).

Total Funding: Total funding levels is based on a combination of regular appropriation and emergency supplemental funds. Amount varies annually.

Eligibility: All property owners that are not governmental units and agricultural enterprises are eligible recipients. Eligible parties include: primary homeowners, renters, businesses of all sizes, and nonprofit organizations. Applicants own the damaged property. Eligibility is limited to uninsured or otherwise uncompensated losses. Applicants must have ability to repay loans. Full collateral is not required, but applicants must pledge any available collateral.

Cost-Sharing: None.

Repayment Requirement: All loans must be repaid. Applicants must be able to make loan payments from current income or cash flow from operations. (The law offers low interest rates, long terms, some refinancing of prior liens, and other tools to make the loan assistance affordable to many disaster victims who could not otherwise afford to pay for the disaster recovery.) Terms of each loan are established by SBA in accordance with each borrowers' needs and ability to repay.

Application Procedure: Applicant must complete SBA disaster loan application, available from SBA representatives at all Disaster sites or through FEMA teleregistration process. SBA representatives are available to assist in completing the application and to answer questions.

Application Time Line: SBA processes most disaster business loan applications in 1 to 3 weeks from receipt by SBA. Timing of loan closing is determined by each borrower. Disbursement of loan funds is similar to a construction loan and is in increments as the borrower completes repairs. Duration of reconstruction projects varies widely as a function of the complexity of each project.

Programmatic/Funding Constraints: By law, disaster loans to businesses and nonprofit organizations are limited to \$1.5 million. However, SBA has authority to waive that statutory maximum for businesses which are major sources of employment. Disaster loans to homeowners are limited to \$200,000 for real estate, \$40,000 for personal property, \$200,000 for refinancing of prior liens, and up to 20 percent additional, but not to exceed \$48,000 for additional mitigation devices not required by code. Governmental entities are not eligible. However, private entities established by governmental units may be eligible. By law, agricultural enterprises are not eligible for SBA disaster assistance; farmers may seek similar assistance from USDA.

Other Comments: Some levees are privately owned by businesses or nonprofit organizations. Thus potentially some private owners of levees may seek SBA disaster loan assistance.

In addition to loans for physical disaster damage, small businesses located in the declared disaster area which have suffered adverse effects of the flood are also eligible for SBA economic injury disaster assistance. Economic injury disaster loans are working capital loans to help a small business meet necessary obligations which it cannot meet as a result of the disaster during the period it is adversely affected by a disaster. A business need not have sustained property damage to qualify for economic injury assistance; decreased revenues caused by a disaster and resulting in insufficient cash flow to meet all ongoing obligations is a common form of eligible economic injury. These loans are at 4

percent with terms up to 30 years.

Contacts: In addition to the following list, SBA disaster loan representatives can be found in the Federal Disaster Field Offices.

Contact Title, Office, and Address	Service Area	Phone Number
Associate Administrator for Disaster Assistance Small Business Administration 409 Third Street, S.W. Washington, D.C. 20416	National Headquarters	202-205-6734
Director Disaster Area 1 Office Small Business Administration 360 Rainbow Blvd., South 3rd Fl. Niagra Falls, NY 14303	Serves SBA Regions 1,2, and 3 CT, DC, DE, MD, ME, MA, NH, NJ, NY, PA, RI, VA, VT, WV, PR, VI	1-800-659-2955 716-282-4612
Director Disaster Area 2 Office Small Business Administration One Baltimore Place, Suite 300 Atlanta, GA 30308	Serves SBA Regions 4 and 5 AL, FL, GA, IL, IN, KY, MI, MN, MS, NC, OH, SC, TN, WI	1-800-359-2227 404-347-3771
Director Disaster Area 3 Office Small Business Administration 4400 Amon Carter Blvd., Ste. 102 Fort Worth, TX 76155	Serves SBA Regions 6, 7, and 8 AR, CO, IA, KS, LA, MO, MT, ND, NE, NM, SD, OK, TX, UT, WY	1-800-366-6303 817-885-7600
Director Disaster Area 4 Office Small Business Administration 1825 Bell Street, Suite 208 Sacramento, CA 95825	Serves SBA Regions 9 and 10 AK, AS, AZ, CA, HI, ID, NV, OR, WA, GU	1-800-488-5323 916-566-7240

Planning Assistance to States

(Section 22 of the Water Resources Development Act (WRDA) of 1974, as amended)

Objective: *Provides authority for the Corps of Engineers to assist the states, tribes, local governments, and other non-Federal entities in the preparation of comprehensive plans for the development, utilization, and conservation of water and related land resources.*

Agency: Department of Defense (DoD), U.S. Army Corps of Engineers (USACE)

Contact: A table of regional contacts follows this program summary.

Link to Non-Structural Alternatives: The program can help states, tribes, local governments and other non-Federal entities plan non-traditional strategies. Types of studies conducted in recent years under the program include the following:

- Water Supply and Demand Studies
- Water Quality Studies
- Environmental Conservation/Restoration Studies
- Wetlands Evaluation Studies
- Dam Safety/Failure Studies
- Flood Damage Reduction Studies
- Flood Plain Management Studies
- Coastal Zone Management/Protection Studies
- Harbor/Port Studies

Form of Assistance: Technical and planning assistance.

Program Target: State, local government, and tribal officials who are interested in obtaining planning assistance under this Program can contact the appropriate Corps office for further details (See Regional Contacts list below). Alternatively, interested parties can contact the appropriate State or Tribal Planning Assistance to States coordinator to request assistance. In either case, the Corps will coordinate all requests for assistance with the State or Tribal Planning Assistance to States coordinator to ensure that studies are initiated on state or tribal prioritized needs.

Eligibility Requirement(s): Provided upon request to state and tribal governments, who prioritize needs within state/tribal boundaries.

Total Annual Funding: The FY 1998 appropriation was \$2,897,000. The Planning Assistance to States program is funded annually by Congress. Federal allotments for each state or tribe from the nationwide appropriation are limited to \$500,000 annually, but typically are much less. Individual

studies, of which there may be more than one per state or tribe per year, generally cost \$25,000 to \$75,000.

Cost-Sharing Requirement: Studies are cost-shared on a 50 percent Federal - 50 percent non-Federal basis.

Repayment Requirement(s): None.

Application Procedure(s): The needed planning assistance is determined by the individual states and tribes. Every year, each state and Native American tribe can provide the Corps of Engineers its request for studies under the program, and the Corps then accommodates as many studies as possible within the funding allotment.

Application Timeline: May be done at any time, but funding decisions by the Corps are normally done at the beginning of the fiscal year (early October) for that fiscal year.

Programmatic/Funding Constraint(s): A state or tribe is limited to \$500,000 per year. This can cover multiple studies.

Other Comments: Typical studies are only planning level of detail; they do not include detailed design for project construction. Most studies become the basis for state or tribal and local planning decisions. This program is not intended to be a substitute for other Corps planning activities.

Regional Contacts:

Division	Office	Phone Number
North Atlantic	Flood Plain Management	(212) 264-7813
South Atlantic	Flood Plain Management	(404) 331-4441
Great Lakes and Ohio River	Flood Plain Management	(513) 684-6050
Mississippi Valley	Flood Plain Management	(601) 634-5827
Northwestern	Flood Plain Management	(503) 808-3853
Southwestern	Flood Plain Management	(214) 767-2316
South Pacific	Flood Plain Management	(415) 977-8164
Pacific Ocean	Flood Plain Management	(808) 438-8863

Post-Disaster Economic Recovery

Objective: *Make grant awards that will assist in the long-term economic recovery of communities, industries, and firms adversely impacted by disasters.*

Agency: Department of Commerce (DOC), Economic Development Administration (EDA)

Contact: Disaster Recovery Coordinator, Washington D.C., (202) 482-6225

Link to Non-Structural Alternatives: Can provide funds to help finance long-term flood recovery and floodplain management strategies. EDA's recovery strategy is directed toward:

- (1) initially awarding planning grants for economic recovery to help organize and mobilize the local response capabilities and to assist in the preparation of recovery strategies,
- (2) awarding revolving loan fund grants to provide a local source of financing to promote business recovery, and
- (3) awarding implementation construction project grants.

EDA anticipates a broad array of implementation project proposals and will give priority to those proposals which have greatest impact to enhance the commercial/industrial base of the affected area. EDA will also consider grant awards to respond to emergency infrastructure needs in advance of a final economic recovery strategy for the area.

Form of Assistance: Grants for economic recovery planning, technical assistance, revolving loan fund grants, and construction of infrastructure.

Program Target: State, sub-state planning areas, local governments to help mitigate the dislocation to the economic base of the area.

Total Funding: Funds provided, in part, through EDA's Title IX Economic Adjustment Assistance Program and through emergency supplemental appropriations. FY 1997 Title IX funding was \$31.7 million. FY 1997 emergency supplemental funding was \$25 million for infrastructure in response to Hurricanes Fran and Hortense, and \$50.2 million for revolving loan fund grants and infrastructure to the Upper Midwest Floods, Ohio River Valley floods, and other disasters. EDA's Title IX Economic Adjustment Assistance program is funded at \$29.9 million in FY 1998, part of which may be used to assist communities in disaster recovery efforts.

Eligibility: States, units of local government, and certain non-profit organizations (i.e., community organizations) are eligible recipients; private for-profit entities are not eligible for EDA grants. Special economic adjustment grant funds (Title IX) may be redistributed as subgrants to other entities; they may not be redistributed (except as loans) to for-profit entities.

Cost-Sharing:

Economic adjustment grants - 75 percent Federal/25 percent Local match

Technical assistance grants - 75 percent Federal/25 percent Local match *Revolving Loan Fund Grants*

75 percent Federal/ 25 percent Local match

Public Works direct grants - 80 percent Federal/20 percent Local match

Repayment Requirements(s): None.

Application Procedures(s): Following a review of project proposals, EDA will invite entities whose projects are selected for consideration to submit applications; the Application will include a Form ED-100, as approved by OMB Control No. 06100094.

Application Time Line: From receipt of application to decision:

- *Planning and technical assistance grants* - 60 days
- *Economic adjustment grants (non-construction)* - 60 days
- *Revolving loan fund grants* - 60 days
- *Economic adjustment grants (construction)* - 120 days
- *Public Works construction grants* - 120 days

Programmatic/Funding Constraints(s): Funding available through EDA's Title IX Economic Adjustment Assistance programs and through emergency supplemental appropriations.

Other Comments: EDA will coordinate with other agencies at the program level and at headquarters to expedite efforts to eliminate program duplication. EDA will continue to coordinate program activities with other agencies within Commerce through existing mechanisms.

Further information on programs can be obtained through EDA's Internet address (<http://ecix.doc.gov>)

Project Modifications for Improvement of the Environment **(Section 1135 of the Water Resources Development Act of 1986, as amended)**

Objective: *Provides for ecosystem restoration either by directly modifying the structures and/or operations of water resources projects constructed by the Corps, or restoring areas where a Corps project contributed to the degradation of the area.*

Agency: Department of Defense (DoD), U.S. Army Corps of Engineers (USACE)

Contact: A table of regional contacts follows this program summary.

Link to Non-Structural Alternatives: This program can be used to restore wetlands in the flood area, provided the work involves modification of a water resources project constructed by the Corps or areas where a Corps project contributed to the degradation. Examples of the types of projects which may be considered include restoring flows to an area which is drier as a result of a Corps project, opening oxbows cutoff by Corps levees or navigation features, or realignment of a Corps levee to allow areas between the levee and the channel to revert to historic flood plain habitat.

Form of Assistance: The Corps will carry out the study and implement the project in conjunction with a non-Federal sponsor.

Program Target: Native American, state, or local governments or non-governmental organizations with the capabilities to meet the cost sharing requirements.

Eligibility Requirement(s): Non-Federal sponsor required. (A sponsor agrees to pay a portion of project costs.)

Total Annual Funding: The annual appropriation varies. The FY 1998 appropriation was \$21 million, Corps-wide.

Cost-Sharing Requirement: The non-Federal share of the cost shall be for 25 percent of the study and implementation, which includes any necessary lands, easements, rights-of-way, relocations, and/or disposal areas. Credit for work in kind is limited to 80 percent of the non-Federal share. The non-Federal sponsor is responsible for 100 percent of the incremental (future) operations and maintenance costs.

Repayment Requirement(s): None.

Application Procedure(s): Potential project sponsors may contact the appropriate Corps office to

discuss section 1135 opportunities. If the project appears eligible, the regional Corps office would send preliminary information, including a letter of intent from the non-Federal sponsor, through Corps channels for review and approval of funding for report preparation. The letter of intent indicates that the sponsor understands the process, cost-sharing requirements and estimated cost of the proposed section 1135 project.

Application Timeline: May be done at any time.

Programmatic/Funding Constraint(s): The Federal per-project limit is \$5 million. The program limit is \$25 million in annual appropriations.

Other Comments: As with any Corps project, the restoration must provide public benefits and may not be for limited private interests such as hunting clubs.

Regional Contacts:

Division	Office	Phone Number
North Atlantic	Chief of Planning	(212) 264-7111
South Atlantic	Chief of Planning	(404) 331-6260
Great Lakes and Ohio River	Chief of Planning/Chicago	(312) 886-5468
	Chief of Planning/Cincinnati	(513) 684-3008
Mississippi Valley	Chief of Planning	(601) 634-5762
Northwestern	Chief of Planning/Portland	(503) 808-3850
	Chief of Planning/Omaha	(402) 697-2470
Southwestern	Chief of Planning	(214) 767-2310
South Pacific	Chief of Planning	(415) 977-8171
Pacific Ocean	Chief of Planning	(808) 438-8880

Public Housing Modernization Reserve for Disasters and Emergencies

Objective: *To meet the modernization need of public housing agencies resulting from disasters and emergencies.*

Agency: Department of Housing and Urban Development (HUD).

Contact: Director, Office of Capital Improvements, Department of Housing and Urban Development. (202) 708-1640.

Link to Non-Structural Alternatives: Provides funding to public housing agencies (PHAs) for modernization needs (such as elevation and floodproofing) resulting from disasters.

Form of Assistance: Grants.

Program Target: PHAs impacted by disasters.

Total Funding: At the beginning of each fiscal year, HUD sets aside a reserve amount of no more than \$75 million from annual appropriations and unused prior year reserves. In FY 1998, HUD reserved \$75 million.

Eligibility Requirement(s): To qualify for assistance, the disaster must pertain to an extraordinary event affecting only one or a few PHAs, such as an earthquake or hurricane, including any disaster declared by the President (or any event which HUD determines would qualify for a Presidential declaration if it were on a larger scale).

A PHA (including a designated MOD-Troubled PHA) is eligible to apply for and receive funds from the reserve regardless of the availability of other modernization funds or reserves, but only to the extent that its needs are in excess of its insurance coverage or other Federal assistance. A PHA is not required to have an approved Comprehensive Plan to obtain funds from the reserve.

Cost-Sharing Requirement: None.

Repayment Requirement(s): None.

Application Procedure(s): To obtain funding from the reserve, a PHA must submit a request, in a form prescribed by HUD, which demonstrates that the PHA meets the eligibility requirements. HUD will immediately process a request for such assistance and if it determines the request meets the eligibility requirements, HUD will approve the request, subject to the availability of funds in the reserve.

Programmatic/Funding Constraint(s): Funding is provided to PHAs only to the extent that their modernization needs are in excess of their insurance coverage or other Federal assistance.

Where a PHA overestimates the cost of the disaster work, a PHA shall not use any of the excess amount for other work without prior HUD approval. A PHA is not required to repay any funds received and expended from the reserve.

Information on the World-wide Web: More program information and the program's regulations are available on the world-wide web at:

<http://www.hud.gov/pih/programs/pihmod.html>

Rivers, Trails and Conservation Assistance Program

Objective: *Program provides National Park Service staff assistance to communities for river and trail corridor planning and open space preservation efforts. Program personnel facilitate cooperative planning efforts; projects are all based on substantial involvement of varied community interests.*

Agency: Department of the Interior (DOI), National Park Service (NPS)

Contact: Manager, Rivers and Watersheds Program, National Office, (202) 565-1175

Link to Non-Structural Alternatives: Program staff can work with interested communities to help them identify non-structural options and set goals. Targeted NPS assistance with grassroots planning can help communities make informed choices, based upon consensus, about future growth and development that will help avoid future flood losses.

Form of Assistance: Staff consultants and technical assistance. No grants are available.

Program Target: State and local governments and not-for-profit groups.

Total Funding: \$7.0 million appropriated in FY 1998.

Eligibility: State-local and public-private partnerships are required.

Cost-Sharing: Variable, usually in-kind services. No grant funds are available.

Repayment Requirement(s): None. No grants are made.

Application Procedure(s): Contact the National office. Formal application is prepared with NPS assistance after consultation.

Application Time Line: Deadline is generally August 1 for project work in the following fiscal year.

Programmatic/Funding Constraint(s): General limit of 2 to 3 work months per project.

Other Comments: None.

Section 108 Loan Guarantee Program

Objective: *Provide loan guarantees to public entities for community and economic development.*

Agency: Department of Housing and Urban Development (HUD)

Contact: Assistance is available through either the Community Planning and Development staff at the appropriate HUD field office or the Section 108 office in Washington, DC at (202) 708-1871.

Link to Non-Structural Alternatives: Guaranteed loan funds can be used to finance:

- Acquisition of real property;
- Relocation of property, homeowners, and businesses;
- Rehabilitation of publicly-owned real property, including repair and reconstruction of levees, and renovation or reconstruction of public utilities (e.g. water and sewer systems); and
- Housing rehabilitation, including elevation of properties; and economic development.

Forms of Assistance: Loan guarantees

Program Target: Low- and moderate- income persons.

Total Funding: Loan guarantee assistance is available for states to use in non-entitlement communities, and for use by entitlement communities.

For FY 1998 the Department can guarantee up to \$1.261 billion of loans. (This is the maximum dollar value of loans that can be guaranteed nationwide.) The amount that actually will be guaranteed depends upon demand.

Eligibility Requirements: Eligible applicants included the following public entities:

1. Metropolitan cities and urban counties (i.e. Community Development Block Grant (CDBG) entitlement recipients);
2. Non-entitlement communities that are assisted in the submission of applications by states that administer the CDBG program;
3. Non-entitlement communities eligible to receive CDBG funds under the HUD-Administered Small Cities CDBG Program.

Cost-Sharing Requirement(s): None.

Repayment Requirement(s): The maximum repayment period for a Section 108 loan is twenty years. Waivers which apply to the CDBG program could also apply to the Section 108 program. See the

section on the HUD Disaster Recovery Grants.

Application Procedure(s): Communities can apply for assistance at any time. Public entities wishing to apply are advised to contact HUD in advance for guidance on preparing an application. They may contact either the Community Planning and Development staff at their appropriate HUD field office or the Section 108 office in Washington, DC at (202)708-1871. Application guidance can also be found in the Section 108 regulations at 24 CFR 570.704, "Application Requirements"

Application Time Line: Processing time averages 21-45 days from date of submission to a HUD Field Office.

Programmatic/Funding Constraint(s): None.

Other Comments:

Other Program Provisions: The principal security for a loan guarantee is a pledge by the applicant public entity or the state (in the case of a non-entitlement public entity) of its current and future CDBG funds. Additional security requirements will be determined on a case-by-case basis, but could include assets financed by the guaranteed loan.

Information on the World-wide Web: More program information and the program's regulations are available on the world-wide web at:

<http://www.hud.gov/cpdhome.html>

Single Family Home Mortgage Insurance For Disaster Victims Section 203(h)

Objective: *Provides mortgage insurance for individuals to purchase a new principal residence after being displaced by a disaster. Federal Housing Administration (FHA) mortgage insurance helps lenders reduce their exposure to risk of default, allowing them to make more money available for home financing.*

Agency: Department of Housing and Urban Development (HUD)

Contact: Local HUD Office or Homeownership Center, or a local FHA approved lender.

Link to Non-Structural Alternatives: Supports relocation of residences outside of the floodplain.

Form of Assistance: Mortgage Insurance.

Program Target: Individuals who are disaster victims and want to purchase a home.

Total Funding: Openly available (no specific funding required).

Eligibility Requirements: Borrowers must meet standard Federal Housing Administration (FHA) credit qualifications. Borrower's previous residence must have been destroyed or damaged by a Federally-declared disaster event to such an extent that reconstruction or replacement is necessary. The borrower may be the owner of the property or a renter of the property destroyed.

Borrower must purchase a one family unit; two, three and four unit properties may not be purchased under this program. Adjustable rate mortgages can be used with this program.

Cost-Sharing Requirement(s): Borrower is eligible for 100% financing. No downpayment is required. The up-front mortgage insurance premium can be financed into the mortgage and the borrower will pay an annual premium.

Repayment Requirement(s): May be the same term as other FHA mortgage insurance programs; up to 30 years.

Application Procedure(s): Contact any FHA approved local lender.

Application Time Line: The borrower's application for mortgage insurance must be submitted within one-year of a Presidential disaster declaration.

Programmatic/Funding Constraint(s): As with other home loans, the mortgage amount is based on the lesser of sales price or appraised value. Mortgage limits are the same as those of the regular Single Family Home Mortgage Insurance program, (Section 203(b)).

Information on the World-wide Web: More program information and the program's regulations are available on the world-wide web at:

<http://www.hud.gov/fha/sfh/desc/sfhdesc.html>

Transfers of Inventory Farm Properties to Federal and State Agencies for Conservation Purposes

Objective: *The Consolidated Farm and Rural Development Act authorizes the FSA to transfer the title of certain inventory farm properties owned by the agency to Federal and state agencies for conservation purposes.*

Agency: Department of Agriculture (USDA), Farm Service Agency (FSA)

Contact: Farm Loan Programs, National Office, (202) 720-1976

Link to Non-Structural Alternatives: The transfer of FSA inventory properties to Federal and state agencies for conservation purposes could assist in the restoration of wetland and floodplain areas in order to lessen the severity of future flooding.

Form of Assistance: FSA can transfer inventory farm properties on which it holds title if they contain wetlands, floodplains, or other environmentally sensitive resources such as an endangered species.

Program Target: Federal or state agencies.

Total Funding: Since FSA already has these farm properties in its inventory, no funds would be needed. The properties would simply be deeded in fee simple title to the requesting agency.

Eligibility: The transfer must be for conservation purposes. The property must have marginal value for agricultural production, be classified as environmentally sensitive, or be of special management importance. Properties containing important resources such as wetlands, floodplains, riparian zones, historical sites, or endangered species may qualify for transfers. Also, inventory farm properties that are inholding, lie adjacent to, or occur in proximity to, Federally or state-owned lands may qualify.

Cost Sharing: None.

Repayment Requirement(s): None.

Application Procedure(s): Interested Federal and state agencies should contact the appropriate FSA State Executive Director. Requests must contain justification for the transfer request. A public notice must be given with a request for comments. Also, the appropriate state governor and at least one local elected official in the affected county must be contacted for comments. After the public notice process is completed, the State Executive Director will determine whether to submit the request to the FSA Administrator for approval. If approved, a quitclaim deed would then be issued to the requesting

agency.

Application Time Line: The estimated time from application to the completion of the transfer process is 2-6 months. The actual length of time may vary based on the amount of time necessary to obtain items such as appraisals.

Programmatic/Funding Constraints: None

Other Comments: FSA requires wetland easements to be placed on inventory property before offered for sale. (*NOTE:* This is done through another separate program.)

Watershed Protection and Flood Prevention Program

Public Law 83-566

Objective: *The short-term objectives of the Watershed Protection and Flood Prevention Program, authorized by Public Law 83-566, are to provide technical assistance in planning works of improvement to protect, develop, and utilize the land and water resources in small watersheds under 250,000 acres in size.*

Agency: Department of Agriculture (USDA), Natural Resources Conservation Service (NRCS)

Contact: National Headquarters Office, Washington, D.C., (202) 690-0848

Link to Non-Structural Alternatives: Program purposes are watershed protection, flood prevention, and agricultural and nonagricultural water management. Conservation land treatment, structural, and nonstructural measures are used to address these purposes. Application of conservation land treatment measures to upstream watersheds is the main feature that separates this program from others. Nonstructural measures will be preferred. The program emphasizes planning through interdisciplinary teams which include the sponsors, other agencies, and environmental groups in all stages of plan development.

Form of Assistance: Technical assistance to state and local governments for planning watershed projects.

Program Target: Local organizations representing the people living in small watersheds.

Total Funding: \$101 million appropriated in FY 1998.

Eligibility: Watershed projects must address one or more of the purposes authorized by Public Law 83-566 to solve problems and needs that are beyond the capability of individual landowners. Projects must be sponsored by entities legally organized under state law, or any Indian tribe or tribal organization, having authority to carry out, operate, and maintain works of improvement. For plans that incorporate structural or nonstructural measures, sponsors must have the power of eminent domain and the authority to levy taxes or use other adequate funding sources to finance their share of the project cost and all operation, maintenance, and replacement costs of works of improvement.

Cost Sharing: Variable, depending on nature of the project.

Repayment Requirements(s): For loans, interest rates are near Treasury rates and may be repaid up to 30 years (loans are made through Farm Service Agency).

Application Procedure(s): Sponsors must follow state-developed procedures for coordination of proposed Federal financial assistance and must notify the state's Single Point of Contact for Federal Assistance of their intent to apply for assistance under Public Law 83-566. The original and one copy should be sent to the designated state agency and one copy to the state's Single Point of Contact for Federal Assistance. An application must be approved by the designated state agency.

Application Time Line: None.

Programmatic/Funding Constraint(s): A watershed or subwatershed area may not exceed 250,000 acres. No structure providing more than 12,500 acre-feet of floodwater detention capacity or more than 25,000 acre-feet of total capacity may be included in a plan. Each project must contain benefits directly related to rural communities, including agricultural related enterprises, that account for at least 20 percent of the total benefits of the project. Project sponsors must be willing to carry out all phases of project installation, operation, and maintenance and have the financial ability for meeting their full responsibilities with relation to the project. Funds must be available for project installation.

Of the \$101 million in FY 1998 funds, roughly half is available for technical assistance, with the remainder going for financial assistance. Some of the funds may already be committed to projects approved and initiated in earlier years. A competitive ranking process is used for selecting those projects with the highest environmental and economic net benefits.

Other Comments: None.

Watershed Surveys and Planning

Objective: *Watershed Surveys and Planning studies are for appraising water and related land resources and formulating alternative plans for conservation use and development. Generally, studies are of limited scope and short duration to provide specific information needed for planning.*

Agency: Department of Agriculture (USDA), Natural Resources Conservation Service (NRCS)

Contact: National Headquarters Office, Washington, D.C., (202) 690-0848

Link to Non-Structural Alternatives: Watershed Surveys and Planning can provide technical planning assistance in developing non-traditional flood recovery and floodplain management strategies. Plans may include management and land treatment measures, nonstructural measures, structural measures or combinations thereof that would meeting existing and projected needs and objectives.

Form of Assistance: Technical assistance to Federal, regional, state and local governments who have the responsibility for planning and developing water and related land resources.

Program Target: Federal, regional, state and local governments.

Total Funding: \$11.1 million appropriated in FY 1998

Eligibility: Applicant must be an entity of Federal, regional, state, or local government.

Cost Sharing: None.

Repayment Requirements(s): None.

Application Procedures(s): Formal written request from appropriate entity of government to NRCS State Conservationist.

Application Time Line: None.

Programmatic/Funding Constraint(s): Funding must be available for studies. Activities must deal with specific needs of the requesting agency and are to be consistent with the mission and the responsibilities of the U.S. Department of Agriculture. Some of the funds may already be committed to surveys approved and initiated earlier.

Wetlands Protection - Development Grants

Objective: *To support development and enhancement of state and tribal wetland protection programs.*

Agency: Environmental Protection Agency (EPA)

Contact: EPA Wetlands Hotline, (800) 832-7828. Up-to-date regional contacts and current grant information is available through the EPA Wetlands Hotline.

Link to Non-Structural Alternatives: Grants can fund wetland protection and restoration through state or tribal government programs.

Form of Assistance: Grants.

Program Target: States and Federally recognized Native American tribes.

Total Funding: \$15 million appropriated in FY 1998 budget.

Eligibility: State and tribal agencies, and interstate and intertribal entities and associations.

Cost-Sharing: Sponsor required to provide 25 percent of total cost.

Repayment Requirement(s): None.

Application Procedure(s): Application forms can be requested from and submitted to the appropriate EPA Regional office. Each Regional office establishes its deadline.

Application Time Line: 4 months.

Programmatic/Funding Constraint(s): (1) Funds must be used to develop new or refine existing state or tribal wetland protection programs, (2) State and tribal agencies, and interstate and intertribal entities and associations are eligible, (3) some funds can be passed through by the grant recipient to other entities, but the grant recipient must have a major role in the project, and protect wetland resources.

Other Comments: Funds can be used for identification, but not purchase, of flood easements, & cannot be used for relocation of farm/urban structures or to support construction activities.

Wetlands Reserve Program

Objective: *Provides owners of eligible land an opportunity to offer an easement for purchase*

Agency: Department of Agriculture (USDA), Commodity Credit Corporation

Contact: National Headquarters Office, Washington, D.C., (202) 690-0848

Link to Non-Structural Alternatives: Program can purchase easements from landowners to protect and restore wetlands.

Form of Assistance: Financial and technical assistance to restore wetlands.

Program Target: Private landowners.

Total Funding: 212,000 acres or approximately \$180 million nation-wide (FY 1998)

Eligibility: One-year ownership and have farmed wetlands, or prior converted wetlands.

Cost-Sharing: Federal government will provide not less than 75 percent cost-share for restoration, plus lump sum payment for easement.

Repayment Requirement(s): None.

Application Procedure(s): Landowner must submit an intention to enter into the program through Natural Resources Conservation Service (NRCS) field office. NRCS, in consultation with the U.S. Fish and Wildlife Service, will determine land eligibility and develop a wetland reserve plan of operation for the acres that are eligible, and are selected through a bidding process.

Application Time Line: Continuous sign-up.

Programmatic/Funding Constraint(s): One-third acres enrolled in permanent easements, 1/3 in 30-year easements, and 1/3 in restoration cost-share agreement.

Other Comments: None.

Index A

Federal Programs Offering Floodplain Management Alternatives

Wetland Restoration

Available Program	Type of Assistance	Agency	Described Further on Page
Aquatic Ecosystem Restoration (Section 206 Program)	Financial	DoD - USACE	13
Beneficial Use of Dredged Material (Section 204 Program)	Financial	DoD - USACE	15
Clean Water Act Grants (Section 319)	Financial	EPA	17
Coastal Zone Management Program (Sections 305, 306, 308 Grants)	Technical and Financial	DOC-NOS	19
Flood Mitigation Assistance	Technical	FEMA	36
Hazard Mitigation Grant Program	Financial	FEMA	43
North American Wetland Conservation Fund	Financial	DOI - FWS	60
Partners for Fish and Wildlife	Financial and Technical	DOI - FWS	61
Physical Disaster Loans and Economic Injury Disaster Loans	Financial	SBA	63
Planning Assistance to States Program (Section 22 Program)	Technical and Planning	DoD - USACE	66
Project Modifications for Improvement of the Environment (Section 1135 Program)	Financial and Technical	DoD - USACE	70
Transfers of Inventory Farm Properties to Federal and State Agencies for Conservation Purposes	Technical	USDA - FSA	79

Wetland Restoration, continued

Available Program	Type of Assistance	Agency	Described Further on Page
Watershed Protection and Flood Prevention Program	Technical	USDA - NRCS	81
Watershed Surveys and Planning	Technical	USDA - NRCS	83
Wetlands Protection - Development Grants	Financial	EPA	84
Wetlands Reserve Program	Financial and Technical	USDA - CCC	85

Rural Land Easements/Acquisitions

Available Program	Type of Assistance	Agency	Described Further on Page
Coastal Zone Management Program (Sections 305, 306, 308 Grants)	Technical and Financial	DOC-NOS	19
Conservation Contracts	Financial	USDA - FSA	30
Emergency Watershed Protection Program	Financial and Technical	USDA - NRCS	33
Flood Mitigation Assistance	Technical	FEMA	36
Hazard Mitigation Grant Program	Financial	FEMA	43
Land Acquisition	Financial	DOI - FWS	56
North American Wetland Conservation Fund	Financial	DOI - FWS	60

Rural Land Easements/Acquisitions, continued

Available Program	Type of Assistance	Agency	Described Further on Page
Transfers of Inventory Farm Properties to Federal and State Agencies for Conservation Purposes	Property Transfer	USDA - FSA	79
Watershed Protection and Flood Prevention Program	Technical	USDA - NRCS	81
Watershed Surveys and Planning	Technical	USDA - NRCS	83
Wetlands Reserve Program	Financial and Technical	USDA - CCC	85

Floodproofing, Relocations, and Elevation

Available Program	Type of Assistance	Agency	Described Further on Page
Clean Water State Revolving Funds	Financial	EPA	18
Coastal Zone Management Program (Sections 305, 306, 308 Grants)	Technical and Financial	DOC-NOS	19
Community Development Block Grant Program (Entitlement Communities Program)	Financial	HUD	22
Community Development Block Grant Program (State Administered Program)	Financial	HUD	24
Drinking Water State Revolving Funds	Financial	EPA	32
Federal Land Transfer; Federal Land-to-Parks Program	Technical/Surplus Property	DOI - NPS	35
Flood Mitigation Assistance	Technical	FEMA	36

Floodproofing, Relocations, and Elevation, continued

Available Program	Type of Assistance	Agency	Described Further on Page
Flood Plain Management Services Program (Section 206 Program)	Technical and Planning	DoD - USACE	40
Hazard Mitigation Grant Program	Financial	FEMA	43
HOME Investment Partnerships Program	Financial	HUD	45
HUD Disaster Recovery Program	Financial	HUD	47
Nonstructural Alternatives to Structural Rehabilitation of Damaged Flood Control Works (Public Law 84-99)	Technical and Financial	DoD - USACE	58
Physical Disaster Loans and Economic Injury Disaster Loans	Financial	SBA	63
Planning Assistance to States Program (Section 22 Program)	Technical and Planning	DoD - USACE	66
Post-Disaster Economic Recovery	Financial	DOC - EDA	68
Public Housing Modernization Reserve for Disasters and Emergencies	Financial	HUD	72
Rivers, Trails, and Conservation Assistance Program	Technical	DOI - NPS	74
Section 108 Loan Guarantee Program	Financial	HUD	75
Single Family Home Mortgage Insurance for Disaster Victims Section 203(h)	Financial	HUD	77
Watershed Protection and Flood Prevention Program	Technical	USDA - NRCS	81
Watershed Surveys and Planning	Technical	USDA - NRCS	83

Index B: Acronyms and Abbreviations

CCC	Commodity Credit Corporation
CDBG	Community Development Block Grants
DFO	Disaster Field Office
DOC	Department of Commerce
DoD	Department of Defense
DOI	Department of Interior
EDA	Economic Development Agency
EPA	Environmental Protection Agency
EWP	Emergency Water Protection
FEMA	Federal Emergency Management Administration
FMA	Flood Mitigation Assistance
FSA	Farm Service Agency
FWS	Fish and Wildlife Service
FY	Fiscal Year
HMGP	Hazard Mitigation Grant Program
HUD	Department of Housing and Urban Development
NFIP	National Flood Insurance
NOS	National Ocean Service
NPS	National Park Service
NRCS	National Resources Conservation Services
SBA	Small Business Administration
USACE	United States Army Corps of Engineers
USDA	United States Department of Agriculture
WRP	Wetland Reserve Program